

HOUSING ELEMENT:

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STUDIES

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OF THE
RIVERSIDE COUNTY
GENERAL PLAN

As Amended
December 16, 1975

Riverside County Planning Department

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PROGRAM SUMMARY

Underlying Assumptions

1. The best approach to solving housing problems involves a cooperative effort of both private and governmental resources.
2. Planned solutions to housing problems must be developed with a regional scope based on coordinating the programs of the numerous agencies, cities, and counties involved.
3. No housing program--no matter how well-planned--can succeed without genuine citizen support and participation.

Findings and Conclusions

1. The County housing program must deal with inadequacy and need in the midst of general prosperity.
2. The 1970 census revealed a total Countywide housing surplus of 8,807 units. It is apparent that the bulk of the surplus is caused by high vacancy factors in certain areas of the County --primarily the deserts and mountains--dominated by recreation and seasonal homes. The severest housing shortages occur in the West End Market Area which is, of course, the metropolitan center of the County.
3. As of 1970, at least 40 percent of the renting population was currently paying less than the minimum affordable payments for housing. About 49 percent--those whose minimum affordable payments range from \$40 to \$85 may experience difficulties in locating adequately priced units; and 12 percent of the renters (families with maximum affordable rents in the below \$60 range) may experience great difficulty finding affordable units, and many may be forced to pay more than 25 percent of their income for shelter.
4. According to the 1970 census, about 18 percent of the population could not afford to buy a home. This 18 percent included families with incomes to \$4,000; and an additional nine percent (with incomes to about \$5,300) who may have found it difficult to purchase affordable dwelling units. About 55 percent of the population could have afforded higher-priced housing than was available.
5. There are five basic factors which can be used to establish a minimum standard of housing adequacy:
 - a. Structural quality no less than sound

- b. Complete and functioning plumbing facilities
 - c. Complete kitchen facilities
 - d. No more than 1.0 persons per habitable room
 - e. A monthly cost of no more than 25 percent of occupants' monthly income or value no greater than twice the annual family income.
6. The production of housing units is a crucial element in the housing situation of any area because new housing serves to activate the market process of housing exchange within an existing inventory. While the effects of this process should not preclude the immediate construction or provision of low cost housing, it does suggest that the natural function of the market should be used to complement these efforts and that the housing needs of the middle and upper income groups--while perhaps not as urgent--should not be overlooked.
7. In addition to the two elementary supply requirements (construction of new units and replacement of lost ones), there are other "special needs" that constitute the crux of the current housing problem. Unfortunately, these special needs of low income families, middle income families, minority groups, the elderly, and agricultural laborers, are unlikely to be resolved by the natural working of the housing market system unless special efforts are made.
8. A paradoxical fact is that the net effect of public land policy is to increase the cost of land and, therefore, reduce the supply available for modest cost housing, thus increasing overall housing prices. The prime policy agents contributing to this cost increase are building codes, zoning, and subdivision requirements.
9. The success of public housing projects in this County has varied. For a great many of the households currently living in inadequate housing, government-subsidized housing offers the only viable solution to their needs. However, the construction and location of these projects can be highly detrimental not only to established community patterns but also--and more importantly--to relationships between individuals and between households. If the implementation of such programs is to be successful, the public must be assured that the projects will provide a decent living environment at equitable, affordable rates. They must also be assured that the units will be distributed in a way that minimizes the social problems generated by large, high-density, low-income neighborhoods.
10. Projections of future housing need, though gross estimations, are important because they can illustrate the parameters of

the housing situation which will confront the County over time. And it is that situation to which County housing programs must be directed. Though the figures show a projected overall need of 272,958 units by 1990, specific information must be provided detailing the cost, size, and locational needs of each segment of the population before realistic housing programs can be devised.

Implementation Programs

1. Short Term:

- a. Establish a Citizens Housing Advisory Committee.
- b. Institute an effective system for code enforcement when housing units are constructed or upgraded in Riverside County.
- c. Coordinate the efforts of housing-oriented groups and institutions in Riverside County to facilitate the construction and rehabilitation of housing units in Riverside County.

2. Long Term:

- Stage I: Maintain a Citizens Housing Advisory Committee.
- Stage II: Adopt a formula for the distribution of low and moderate income housing projects as they occur.
- Stage III: Assist housing-oriented groups and institutions in Riverside County in their attempts to remove dilapidated housing units or rehabilitate deteriorating units.
- Stage IV: Update the housing program periodically.

The implementation program is not meant to be a definitive statement supported unyieldingly by the County. On the contrary, it is a suggested series of actions designed to improve housing conditions and is meant to be continually reviewed and revised as citizen input increases and as the housing situation changes.

INTRODUCTION

The Importance of Housing

Housing has been recognized for many years as an important factor in man's "pursuit of happiness." A man's house is not only his castle but a prime source of his psychological identification--especially since a close relationship has developed in American society between a man's home and his social status. But housing is more to an individual than status. It is a structure which provides shelter from the elements and a refuge from society. In addition, it is the basic living environment, a "home base," which includes the surrounding amenities of an area that affect the desirability of a residence. It should also be remembered that housing is normally the largest single investment an average family will make; and, therefore, it gives the homeowner a financial stake in his neighborhood and his community.

The character and quality of housing also has significant effects on the community itself for housing usually projects the community image. Residential areas comprise by far the largest percentage of developed land in most communities; and, because of this, they have a great impact on the image projected. Just as housing reflects the status of an individual, it can also reflect the status of a neighborhood. In large communities made up of several neighborhoods, there is great likelihood that the neighborhoods will show a stratification according to status; and in a community where there is a wide range of socio-economic neighborhoods, there is a tendency toward neighborhood (or block) identity rather than community identity. This potential for conflict has an important consequence when one considers the need for united efforts on behalf of all people to solve community problems. And ironically, such cooperation is especially needed to solve the problems of providing "a decent home and a suitable living environment for every American family."¹

It is important to remember, though, that adequate or improved housing offers no simple or complete answer to all social problems. To believe that housing is an absolute solution to violence, crime, and racism is a dangerous oversimplification. On the other hand, failure to correct housing deficiencies and thus not reap the social benefits of such improvements would be irresponsible.

Solving Housing Problems

Essentially, there are two types of resources available to deal with housing needs: private and governmental. Private resources include the manpower and financing of business, industry, and the general citizenry, while governmental resources comprise local, state, and federal plans and

¹1949 Federal Housing Act.

allocations. It is apparent from past endeavors, however, that the best approach to housing problems involves a cooperative effort of both private and governmental resources.

Another essential ingredient in any approach to housing needs must necessarily be intergovernmental coordination. Riverside County spans 7,310 square miles from the Colorado River to within ten miles of the Pacific Ocean. It contains 17 incorporated cities and almost 4.6 million acres of unincorporated land. The County embraces a variety of environments and contains no fewer than eight housing markets, several of which overlap county and city boundaries. In addition, 21 percent of the County's housing units exist outside of incorporated areas. Obviously, any planned solutions must be developed with a regional scope based on coordinating the programs of the numerous agencies, cities, and counties involved.

Finally, it must be realized that no housing program--no matter how well planned--can succeed without genuine citizen support and participation. Therefore, the third necessary element of any housing plan should be direct and two-way communication between the planner and the public, an open dialogue maintained throughout all stages of a program from formulation to implementation. In this way, citizen input can help mold general housing programs to fit into the structure of community life.

Legal Guidelines

Federal housing goals are contained predominantly in two pieces of legislation--the 1949 and the 1968 Housing Acts. Though the 1968 Housing and Urban Development Act reaffirms the objective of the 1949 Act which calls for "a decent home and a suitable living environment for every American family," it also emphasizes several definitive steps for achieving that goal, such as:

1. Establishing programs to build both sales and rental housing for low-income families;
2. Devising plans which will eliminate within a decade all substandard housing; and
3. Shifting the emphasis in future urban renewal projects from high-income luxury housing to low and moderate-income housing.

While additional detailed proposals are listed, the main impact of the Act is obviously to provide more affordable housing for the American people and to eradicate the substandard housing now in existence. In quantitative terms, the 1968 Housing Act has set a national goal of 26,000,000 new or rehabilitated dwelling units to be completed by 1978.

California's concern over its own housing situation was manifested in 1967 when the State adopted an amendment to the Government Code (Section

65302 of the State Planning and Zoning Law). The amendment stipulates that all counties and cities which have a General Plan or are in the process of preparing one shall include a housing element as an integral part of the plan. Section 65302(c) now reads:

A housing element consisting of standards and plans for the improvement of housing and for the provision of adequate sites for housing. This element of the plan shall endeavor to make adequate provision for the housing needs of all economic segments of the community.

The basic purpose of the required housing element is to encourage all levels of government to include housing planning in the comprehensive planning process. As stated in a state procedure guide:

The housing portion of a government's comprehensive planning program should: identify housing issues and problems and provide short--and longer--range action recommendations to guide government and private agencies in the solution of housing problems.²

These requirements have been transformed into sets of general guidelines to be used by local agencies who are in the process of developing a General Plan. Common to these guidelines which have been prepared by federal and state agencies are the following four components:

1. An identification of the local housing and housing-related problems;
2. An identification of obstacles to the solution of these problems;
3. The setting of achievable housing goals for a three to five year period; and
4. A statement of planning activities which identifies housing-oriented planning activities during the past year and future activities to be undertaken over the next three to five years.

The Riverside County Housing Element

To comply with the spirit and intent of these regulations, the County of Riverside developed a First Phase Housing Amendment to the County General Plan in August of 1969. This First Phase project established the

²Comprehensive Planning Assistance Program: Procedure Guide, Sacramento: Council on Intergovernmental Relations; April, 1971), page 4.

significance of housing problems in the County and outlined the information needed for the development of a Countywide housing program.

The Second Phase Housing Element developed here provides the outlined data and examines the current and future housing needs of the County. It also suggests an interim goals and policies statement accompanied by a program of implementation--to be modified as necessary by a proposed Citizens Housing Advisory Committee which would include members from each Supervisorial District representing various age and socio-economic groups. This Committee would be charged with the coordination of public and private resources as well as the adoption of generalized goals and policies to guide future housing programs.

II

OVERVIEW

The following is a Countywide summary of population and housing characteristics based on data from the 1960 and 1970 Federal Censuses and the 1969 Special Census of Riverside County conducted by the County Planning Department in addition to information collected from various County agencies. These facts provide the statistical basis for the housing program presented on subsequent pages and are displayed in tabular form at the end of this report, Appendixes I through XVII.

Population Characteristics

1. In 1970, there were 459,074 people residing in Riverside County--a 49.9 percent increase over 1960--and except for the small number of people living in institutions, there were 150,318 households averaging 2.97 persons each.
2. In 1970, 75.8 percent of the population was Caucasian, 17.3 percent had Spanish surnames, 4.6 percent was Negro, and 2.3 percent was comprised of members of other races.
3. Since 1960, the County's population has grown generally older and the female population has increased, particularly in the older brackets.
4. According to the 1970 census, 18 percent of the County households earned less than \$4,000 per year; 43 percent earned less than \$8,000; 13 percent earned between \$8,000 and \$10,000; 25 percent earned between \$10,000 and \$14,999; and 19 percent earned \$15,000 and over.

The Social Security Administration also reveals a similar economic picture. For the fiscal year 1970-1971, approximately 15 percent of the County's households received welfare grants averaging \$148 per month; and there were about 52,000 retired and 10,000 disabled individuals receiving Social Security benefits averaging \$112 a month.

Housing Characteristics

1. In 1970, there were 169,824 dwelling units in Riverside County--a 47.2 percent increase over 1960. Of the 1970 total inventory, 74.4 percent were single-family detached units, 16.2 percent were in multi-family structures, and 8.6 percent were mobilehomes.
2. The past decade saw a growing tendency toward multiple-family housing. Of the residential building permits taken out in

Riverside County in the first 11 months of 1970, 52 percent were for multiple-family structures; and during the next six months, multiple-family units averaged 36 percent of the total units. This trend has continued and in the fiscal year 1972-1973, 25 percent of all residential building permits were for multi-family units.

3. In February, 1972, there were 279 mobilehome parks in the County of Riverside with a total of 25,474 spaces.
4. In 1970, 44.8 percent of existing dwelling units contained four or fewer rooms and 72.3 percent contained less than six. In 1960, 50.3 percent of the units had fewer than five rooms and 79.5 percent less than six.
5. In 1970, 13.7 percent of the housing had been built before 1940; 12.3 percent between 1940 and 1950; and 31.7 percent between 1950 and 1960; 25 percent of the units were constructed between 1960 and 1964; and 17.3 had been built since 1965.
6. Of the 1960 housing supply, 3.7 percent of the units were dilapidated and 11.2 percent were deteriorating. In the 1970 data, 3.0 percent of the stock had incomplete plumbing facilities and 2.1 percent lacked kitchen facilities.
7. The median, owner-occupied home was valued at \$19,000 in 1970 compared to the 1960 value of \$12,700. In 1970, of those who were renters (60 percent of the total households), 32.9 percent paid less than \$80 a month; 49.7 percent paid \$80 to \$150 a month and 11.4 percent \$150 or more. In 1960 these figures were approximately 41.4 percent, 37.6 percent and 11.0 percent, respectively.
8. In 1970, the median home sale price in Riverside County was \$20,900.
9. In a study of homes sold in the west end of the County from January, 1968 to September, 1970 compiled by the Riverside Board of Realtors, approximately 61 percent of the houses sold for under \$20,000, 19 percent for \$20,000 to \$24,999, and 11 percent for \$25,000 to \$29,999. Of these, 56 percent were three bedroom units, and more than half the homes were sold within 30 days of listing.
10. The Countywide vacancy factor in 1970 was 14.7 percent; in 1960 it was 17.6 percent. Both figures represent a large degree of seasonal and recreational homes.

III

HOUSING NEEDS AND PROBLEMS

Preface

The statistics presented in Part II and in the Appendixes indicate a great increase in the resources of Riverside County residents since 1960. For example, more than a quarter of the owner-occupied homes were valued at over \$25,000 in 1970 compared to less than nine percent in 1960. This increase in property values increases the resources for public services and may be generally considered both a cause of and a benefit derived from the economic development of the County. However, such improvements quickly move beyond the affordable range of those whose financial resources are neither stable nor sufficient. This means that the County housing program must deal with inadequacy and need in the midst of general prosperity. It must also recognize that price is not the only factor affecting adequacy but that physical condition, size, and total neighborhood environment play important roles. Finally, to be effective, plans for future development must consider the total population and the needs of all its segments.

The following pages represent an inquiry into the gross housing needs of County residents and proceed to examine the factors which contribute to, influence, and modify these gross needs. Factors such as housing quality, affordability, the character of the housing market, the special problems of certain sectors of the population, and current programs designed to alleviate housing difficulties all have a significant role in determining and improving housing conditions. It is with the relationship of these factors in mind that the housing program itself, (presented in Part IV) was developed.

Housing Markets

A good way to examine housing need in detail is to analyze the housing markets within the County. A housing market can be defined as a geographical area of supply and demand containing residential aggregates with commercial and employment complements. By describing the County in these smaller units, attention is focused on the varying characteristics and needs of each area. For example, the County's 169,824 dwelling units are far in excess of the 149,381 households. But if market areas are examined, it becomes obvious that this is because of the great numbers of second-home investments in a few particular areas.

Markets usually have natural geographic boundaries and may include several cities. Riverside County divides roughly into eight housing markets (see map on page 13): The West End (Riverside, Jurupa, Norco, Corona), Edgemont-Sunnymead, Perris Valley, Elsinore, San Geronio Pass, Hemet-San Jacinto, Palm Springs/Coachella Valley (from Desert Hot Springs to Coachella),

and Palo Verde Valley. Market areas are not limited to the County boundary, however, and the housing markets in the West End and the San Geronio Pass overlap into areas of San Bernardino County. Housing located in the vast open spaces between markets has been combined for this study into a single category; and, though these units are often vacation and retirement homes, they may also be the full-time dwellings of people who choose to reside in undeveloped areas.

The following tables and charts present an inventory of housing and an analysis of gross need by market area. The gross need formula used to calculate Table 2 is based on the number of households, completeness of plumbing facilities, and a vacancy factor. The remaining pages of Part III explain how these and other important elements relate to each other and to the housing needs of County residents.

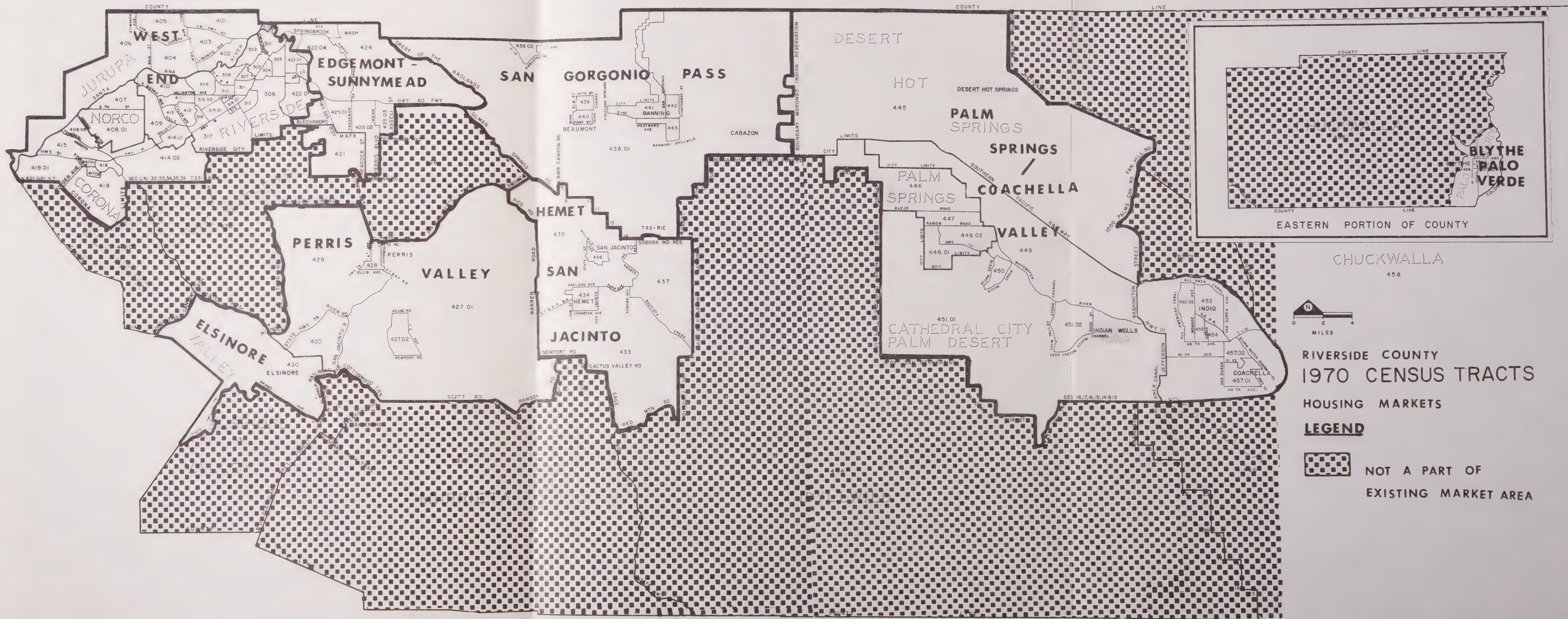
TABLE I
CHARACTERISTICS OF SUPPLY AND DEMAND IN THE
HOUSING MARKETS OF RIVERSIDE COUNTY: 1970*

	Dwelling Units	House- holds	Vacancy Rate	Units with Incomplete Plumbing	Over- crowded Units
West End	72,686	69,626	13.6%	1.1%	7.3%
Edgemont-Sunnymead	6,927	6,625	7.4%	0.6%	11.9%
Perris Valley	8,720	7,865	10.4%	2.2%	6.4%
Elsinore	2,957	2,192	25.8%	2.5%	5.5%
San Gorgonio Pass	10,542	9,605	8.8%	1.8%	7.1%
Hemet-San Jacinto	14,637	13,817	5.6%	2.7%	5.2%
Palm Springs/ Coachella Valley	36,421	27,885	23.4%	2.6%	7.7%
Blythe-Palo Verde	3,923	3,573	8.9%	7.4%	17.5%
Non-housing Market Areas	13,011	8,193	28.0%	6.3%	12.1%
Total County	169,824	149,381	14.7%	3.0%	9.0%

*Excludes suppressed census data by tract

SOURCE: 1970 Federal Census

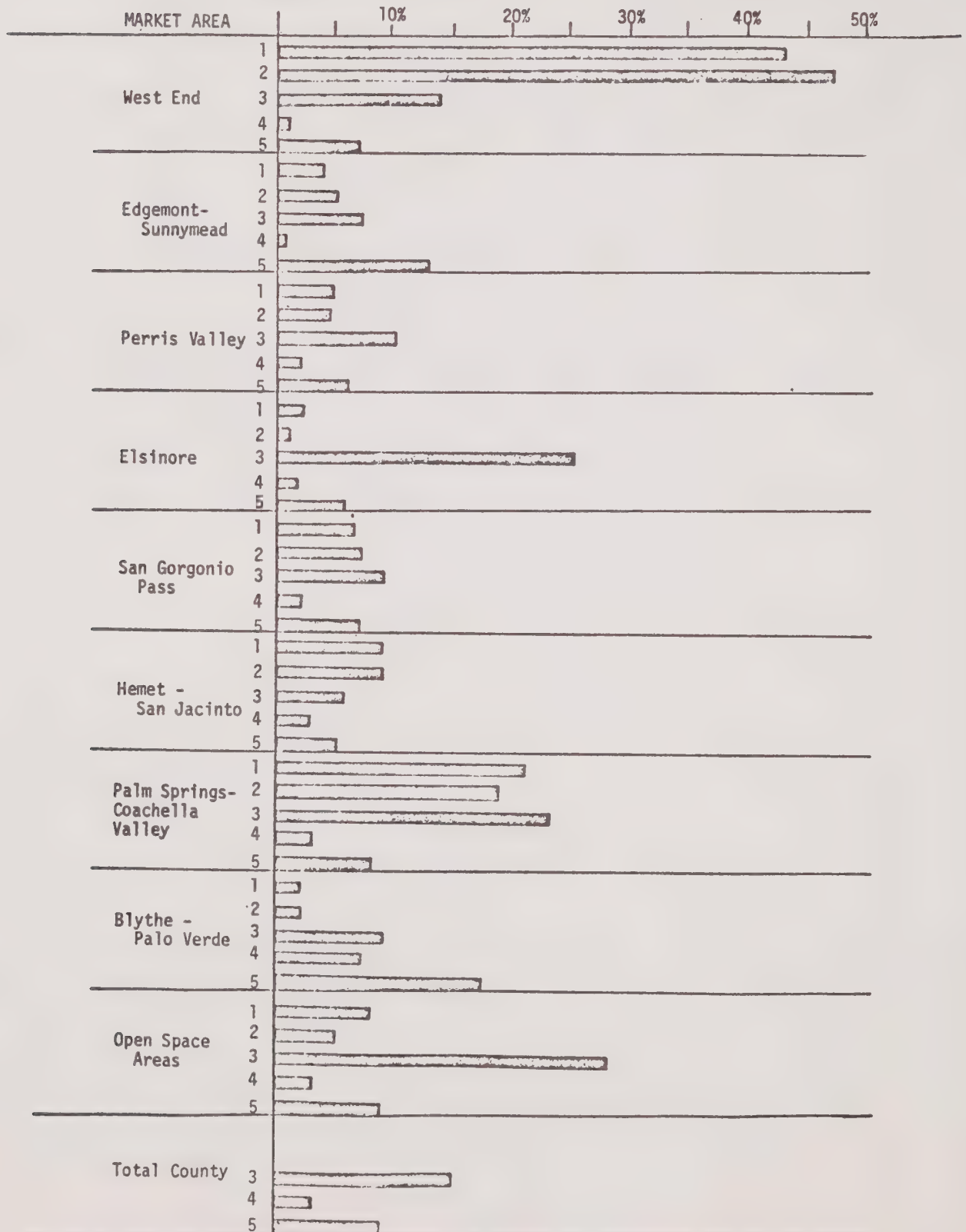
Table 1 describes the 1970 housing situation in each market area in the County. Pointing out the number of dwelling units, number of households, vacancy rate, units with incomplete plumbing, and overcrowded units, it provides the raw data needed to compute gross need (see Table 2). Chart I is a graphic presentation of this same data which compares each market area's housing and households to the total County while describing housing conditions within each market. From this chart it is readily



CHARACTERISTICS OF SUPPLY AND DEMAND IN THE HOUSING MARKETS OF RIVERSIDE COUNTY: 1970

1. % of total County Units
2. % of total County Population
3. Vacancy Rate

4. Units with Inc. Plumbing
5. Overcrowded Units



SOURCE: 1970 Federal Census;
Riverside County Planning Department

apparent which market areas contain the most houses and households in addition to the ratios among them. Areas with severe problems in housing quality or crowding are observable, also.

A Formula for Gross Housing Needs

Housing need may be defined as the supply of usable housing subtracted from the number of units needed to house the population (including a marginal vacancy rate). This formula, used in Table 2, renders a gross number of deficit or surplus units which can later be modified by conditions of quality, crowding, and cost.

The formula is simply this: dwelling units minus units with incomplete plumbing equals usable supply; households plus vacancy factor equals estimated need; and usable supply minus estimated need equals deficit or surplus units.

Table 2 shows the application of this formula to the Riverside housing markets. The actual usable supply could be smaller than that indicated by the use of the formula, however. A house with complete plumbing facilities might, for example, be in advanced stages of deterioration or even dilapidated and, therefore, inadequate. Unfortunately, no effective study of the structural quality of housing in the whole of Riverside County has been conducted since the 1960 Federal Census. Because of this, gross need should be considered only as an estimate.

In this necessarily crude formula for determining housing need, adequacy is established by the existence of plumbing facilities. Under the 1970 Federal Census category of plumbing facilities, all units were noted which had less than hot and cold running water, a flush toilet, and a bathtub or shower. The units in this category were considered substandard; their owners and occupants eligible for technical and/or financial assistance. Areas in which many units lack such facilities are targets for rehabilitation programs, though obviously this is but one of many important factors which should eventually be considered.

In determining housing need as in Table 2, a realistic vacancy rate is an important modifying factor. A workable rate in the past has been from three to six percent; and for this study, a six percent vacancy factor was arbitrarily selected to provide freedom of choice (keeping in mind a continuing supply of seasonal or vacation homes) while not wasting resources in the form of long-empty units. Though most communities in this County have rates greater than six percent, particularly in the open spaces where a high percentage of the housing is used only for recreational purposes, using a six percent vacancy factor shows the average supply of decent housing a community should plan to have.

TABLE 2

GROSS NEED ESTIMATES FOR THE HOUSING MARKETS OF
RIVERSIDE COUNTY: 1970

Housing Markets	Dwelling Units	Units Without Plumbing	Usable Supply	Vacancy Factor	Total Esti- mated Need	Deficit or Surplus Units
West End	72,686	806	71,880	6%	73,804	-1,924
Edgemont/Sunnymead	6,927	44	6,883	6%	7,023	- 140
Perris Valley	8,720	192	8,528	6%	8,337	+ 191
Elsinore	2,957	75	2,882	6%	2,224	+ 658
San Gorgonio	10,542	185	10,357	6%	10,181	+ 176
Hemet/San Jacinto	14,637	400	14,237	6%	14,646	- 409
Palm Springs/Coachella Valley	36,421	947	35,474	6%	28,558	+6,916
Blythe/Palo Verde	3,923	292	3,631	6%	3,787	- 156
Market Area Subtotals	156,813	2,941	153,872	6%	150,651	+3,221
Non-housing Market Areas	13,011	831	12,180	6%	6,594	+5,586
Countywide Totals	169,824	3,772	166,052	6%	157,245	+8,807

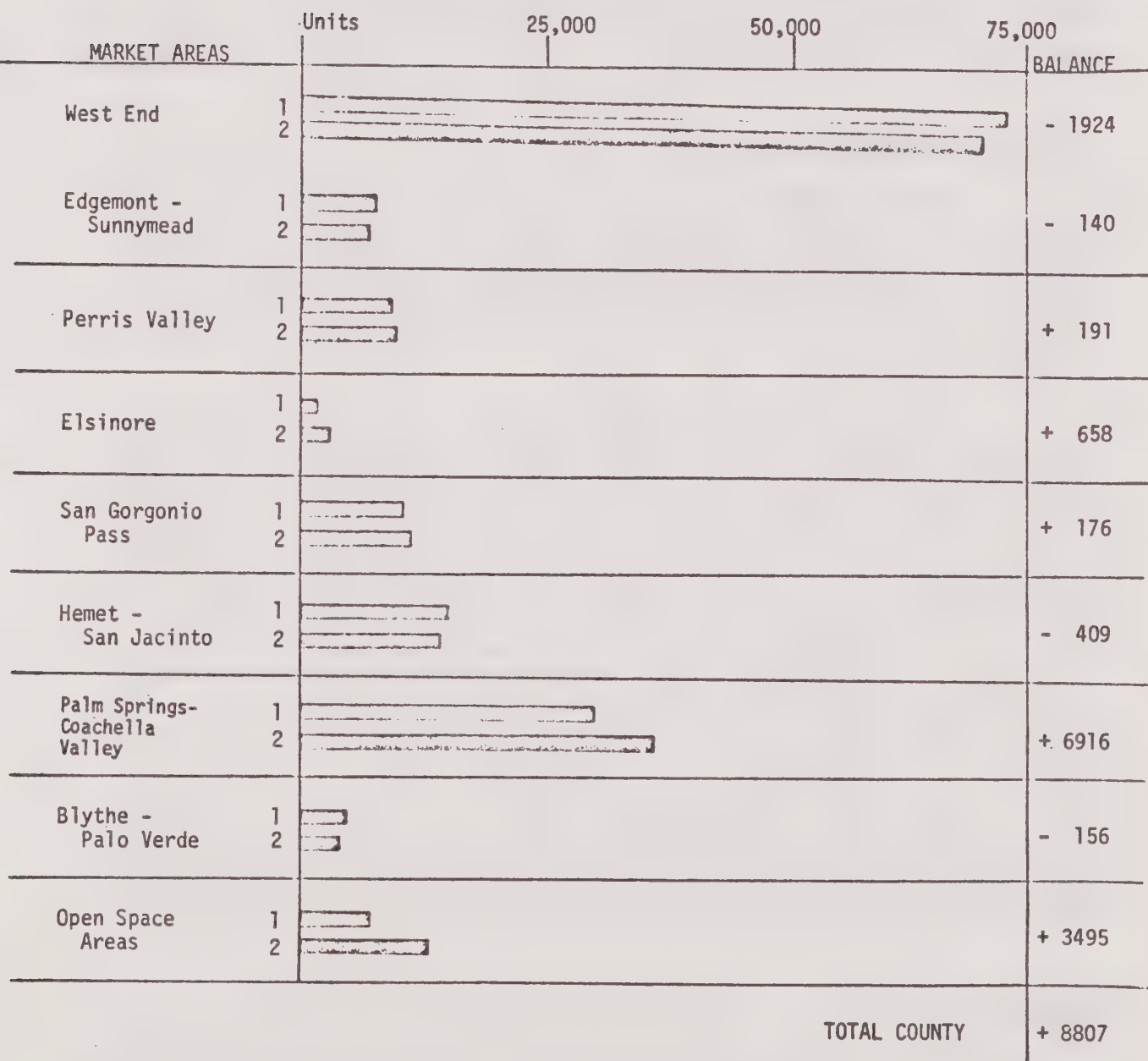
SOURCES: 1970 Federal Census and Riverside County Planning Department

CHART II

GROSS NEED FOR THE HOUSING MARKETS OF RIVERSIDE COUNTY: 1970

1. Needed Units

2. Usable Units



SOURCE: 1970 Federal Census
Riverside County Planning Department

The analyses in Table 2 reveals a total Countywide housing surplus of 8,807 units in 1970. Though this figure may seem astonishing at first glance, it is apparent that the bulk of the surplus is caused by housing conditions in the Palm Springs/Coachella Valley housing market. This particular area has a vacancy factor of over 23 percent and is dominated by recreational and seasonal homes. Similar situations exist in the Elsinore and Open Space areas where high surpluses are accompanied by equally high vacancy rates and abundant part-time homes. The table reveals that the severest housing shortage occurs in the West End market which is, of course, the metropolitan center of the County. Chart II graphically compares needed units with usable supply.

Standards of Housing Quality

Even though definitive figures are presently unavailable, it is advisable to discuss the importance of quality and adequacy in assessing the housing situation in the County. First, it is important to define standards of housing quality which include both physical soundness of a housing unit and adequacy for its occupants. A house could be structurally sound without being adequate, for example, while an unsound house would be inadequate in all cases.

A variety of planning agencies adhere to the standards of structural quality established in the 1960 Federal Census which define a sound unit as one which provides safe and adequate shelter and will continue to do so with normal maintenance. Any slight defects that occur could be corrected in the course of regular maintenance without abnormal outlays of time and money. According to the Census: "Deteriorating housing needs more repair than would be provided in the course of regular maintenance. It has one or more defects of an intermediate nature that must be corrected if the unit is to continue to provide safe and adequate shelter." If defects require extensive and costly repair, the unit may be considered dilapidated and in many cases should be demolished. Substandard housing refers only to physical soundness of units and includes both deteriorating and dilapidated housing. It does not refer to total adequacy, however.

Adequacy is a judgment of how well a particular unit meets the specific needs of its occupants. It may refer to lack of internal facilities in kitchen or bathroom or to the size of the unit. Indeed, crowding is a prime consideration in determining the adequacy of a dwelling. A higher ratio might make a unit inadequate, though not substandard.

Blighted Areas

In 1969, the First Phase Housing Element presented a list of areas which were substantially blighted; that is, areas with numerous unsound, inadequate units in which reinvestment is improbable. To gain a more up-to-date understanding of particular problem areas and how they

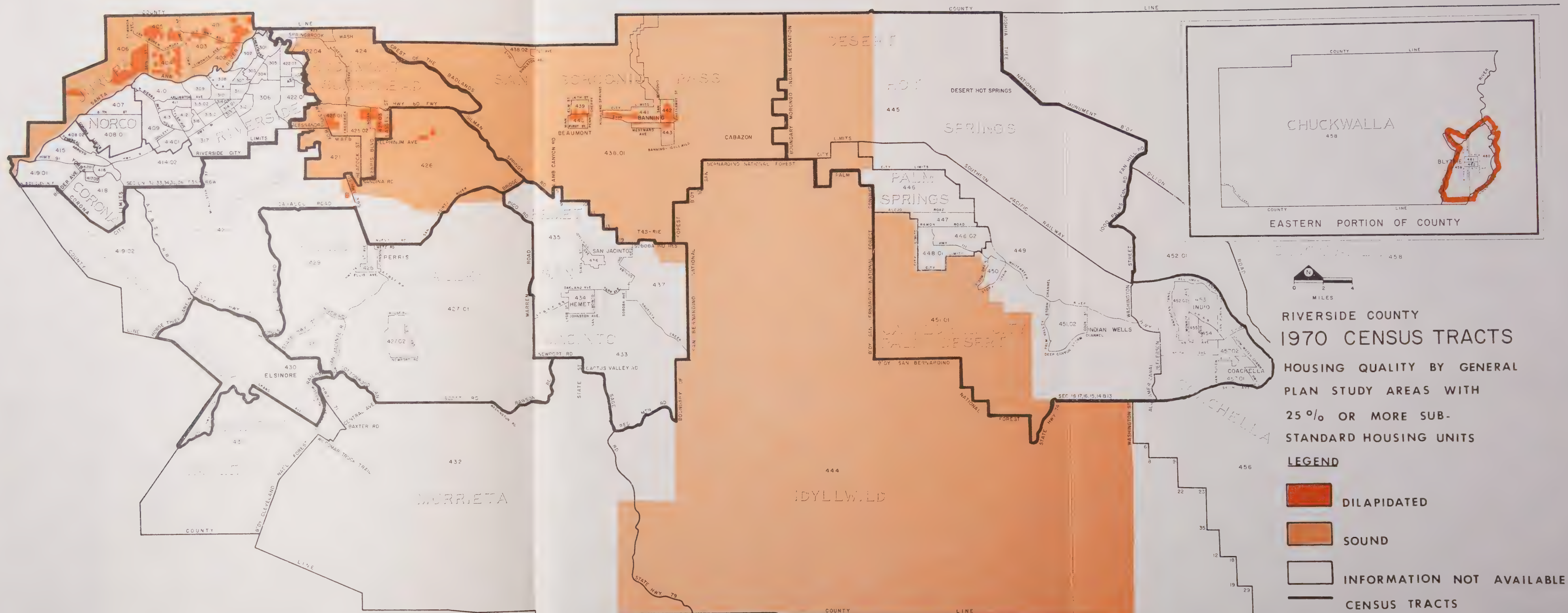
compare to the County as a whole, four maps were drawn depicting Housing Quality by General Plan Area, Housing Units with Slight Crowding by 1970 Census Tracts, Housing Units with Serious Crowding by 1970 Census Tracts, and Housing Units with Insufficient Plumbing Facilities by 1970 Census Tracts. These maps are included on the following pages.

Perhaps the most striking insight derived from this analysis is the rural nature of most of these blighted areas. This is an important factor in the design of effective programs as it will force the County--and the cities where they are involved--to consider how blighted rural areas, if redeveloped, will fit into future plans. In certain cases, existing development and conditions might suggest rural redevelopment programs on a large scale even though this might mean additional development and extension of costly public services. Other instances, however, might suggest that a strict code enforcement program coupled with rehabilitation grants would best serve existing residents without encouraging urban growth in isolated areas of the County not planned as population centers. However, in all cases, the residents of target areas must be considered and consulted.

The foremost standard of housing quality as stated earlier is that it provides safe and adequate shelter. This, of course, includes the plumbing and the overall physical condition and certainly implies that the grounds be maintained so that they present neither a direct health nor fire hazard. A 1970 survey of these listed blighted areas noted very few actually dilapidated units. For the most part, the dwellings noted as substandard were in need of standard maintenance, a new coat of paint or extensive yard work, for example. However, as noted in the 1960 Federal Census, neglecting these minor conditions over a period of years accelerates deterioration. This quickly lowers the property value and is detrimental to the total neighborhood impression.

Another important contributing factor to total neighborhood appearance is the upkeep of individual lots. The differing life styles of residents are presented in lot and landscaping designs, and this diversity should be encouraged. On the other hand, the continued lack of upkeep and maintenance can result in property conditions which will lower values and make neighborhoods undesirable. This will accelerate the deterioration of even new houses and result in property that is an economic, health, and safety hazard.

These heavily blighted areas cited in Table 3 present a perplexing problem because people of low and moderate incomes will continue to be housed in such substandard and inadequate units--even though they are eyesores and potential hazards--until decent housing is made available at affordable rates. This is a major challenge, therefore, in solving the County's current housing problems.







RIVERSIDE COUNTY
1970 CENSUS TRACTS
WITH SERIOUS CROWDING
(OVER 1.5 PERSON / RM)

LEGEND

- 9.0 Per cent or more
- 5.0 - 8.9 Per cent
- 3.0 - 4.9 Per cent
- 2.9 - or less Per cent

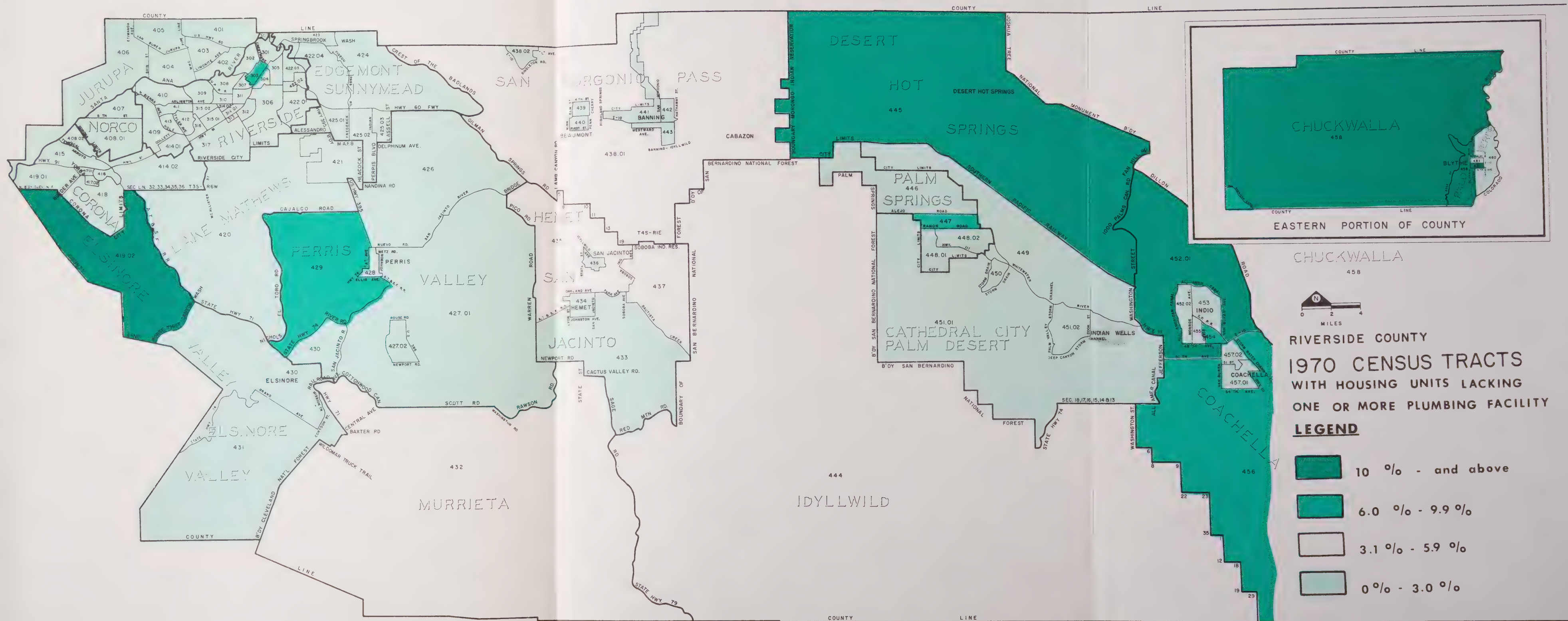


TABLE 3

HOUSING CHARACTERISTICS IN RIVERSIDE COUNTY
BY CENSUS TRACT: 1970

Tract	Percent Slight Crowding (1.01-1.05 Persons/Rm)	Percent Serious Crowding (Over 1.5 Persons/Rm)	Percent Lacking One or More Plumbing Facility	Tract	Percent Slight Crowding (1.01-1.05 Persons/Rm)	Percent Serious Crowding (Over 1.5 Persons/Rm)	Percent Lacking One or More Plumbing Facility
415	22.7	15.5	2.7	423	6.7	3.1	.7
416	8.1	6.5	3.0	424	6.9	1.1	1.3
417.01	6.4	3.8	1.0	425.01	6.7	2.4	.3
417.02	4.0	1.4	.5	425.02	10.4	2.9	1.6
418	5.7	2.3	.5	425.03	11.5	2.5	.2
419.01	6.8	.7	.2	426	9.2	2.5	.8
419.02	8.4	5.0	14.3	427.01	4.8	2.5	2.6
301	6.3	1.9	1.8	427.02	.6	.0	.2
302	1.2	.5	1.7	428	10.0	7.0	.3
303	1.4	1.1	9.0	429	6.7	4.2	6.5
304	8.6	5.0	2.4	430	4.0	1.5	2.5
305	5.8	2.4	.7	431	5.2	1.7	1.5
306	2.4	.6	.3	432	4.5	3.5	4.4
307	1.5	.3	.6	433	3.9	1.3	2.3
308	3.1	.4	.1	434	2.0	1.2	2.3
309	8.7	.9	.3	435	6.5	3.9	3.5
310	4.0	.6	.2	436	4.9	2.1	2.1
311	2.0	.3	.5	437	1.4	1.5	4.7
312	4.8	1.0	.1	438.01	4.5	2.0	3.6
313	16.3	11.3	3.4	438.02	2.0	.7	.9
314.01	2.5	.3	.3	439	5.6	1.6	1.3
314.02	3.4	.9	.2	440	5.2	4.4	1.2
315.01	5.3	.3	.2	441	3.3	1.1	1.0
315.02	5.8	.8	.1	442	7.5	3.8	1.3
316	4.5	1.0	1.1	443	13.5	5.8	1.2
317	7.7	2.6	.6	444	1.5	1.6	5.7
407	9.2	2.3	1.1	445	1.6	2.0	10.8
409	4.5	1.5	.6	446	3.0	1.5	1.0
410	10.3	2.0	1.0	447	1.8	1.3	6.2
411	10.1	4.2	.9	448.01	.4	.4	.3
412	10.5	2.4	.5	448.02	2.1	1.8	1.0
413	10.2	2.8	.8	449	4.2	3.5	.7
414	.8	1.7	.4	450	2.7	2.2	.7
414.01	5.5	1.1	.6	451.01	1.7	1.4	1.4
414.02	7.9	4.1	.6	451.02	2.3	1.0	.1
422.02	5.2	1.1	1.1	452.01	4.0	6.2	17.7
401	.0	4.8	2.1	452.02	4.5	1.7	.2
402	.3	.1	1.7	453	11.9	4.8	.7
403	5.2	1.1	1.8	454	11.5	21.1	8.7
404	2.0	1.3	.8	455	7.4	5.2	.8
405	3.6	.4	.7	456	13.7	15.3	6.3
406	3.0	2.0	1.2	457.01	19.7	21.4	2.9
408.01	9.2	3.1	1.1	457.02	11.8	9.3	2.6
408.02	3.1	.5	.3	458	12.3	3.5	12.8
420	6.6	4.0	2.8	459	11.2	11.4	17.0
421	15.3	1.5	.0	460	8.5	6.5	3.0
422.01	.5	.1	.1	461	8.9	6.1	4.1
422.03	2.2	1.5	2.5	462	11.2	9.6	11.5
422.04	3.7	.3	.0				

Affordability

Yet another standard of housing adequacy is affordability: how much does the unit cost? The President's Committee on Urban Housing established that the average American family spends 15 to 25 percent of its monthly income on housing costs. Reflecting this standard, conventional loan programs accept only applicants who will pay no more than 20 percent of their incomes on the mortgage payments, and most public housing programs take no more than 25 percent of a family's income. Therefore, even a house that is physically sound and of proper size could be judged inadequate if it is an economic burden to its occupants.

Table 4 shows a range of income levels developed by the San Bernardino County Planning Department. Its multiple categories are to be preferred over standard high-medium-low income concepts because they further differentiate between incomes at significant points. Reflecting salary increases, rises in the cost of living, and changes in the public programs--all of which are sufficient to warrant a change in the breakdown of income levels--this income range table represents a significant alteration of previous concepts based on the pre-1970 value of the dollar. Table 4 also shows the range of affordable rental payments for each income level based on 15 to 25 percent of monthly income which encompasses the range of payments renting households should make according to Federal standards.

TABLE 4

INCOME LEVELS AND AFFORDABLE RENT PAYMENTS

Gross Annual Income	Income Level	Range of Affordable Payments	
		15%	25%
\$ 0 - \$ 3,999	Poverty	\$ ---	\$ 83.31
\$ 4,000 - \$ 7,999	Low	\$ 49.99	\$166.64
\$ 8,000 - \$11,999	Lower Middle	\$ 99.99	\$249.97
\$12,000 - \$14,999	Middle	\$150.00	\$312.47
\$15,000 - \$24,999	Upper Middle	\$187.50	\$520.81
\$25,000 and over	Upper	\$312.49	---

SOURCES: San Bernardino County Planning Department; Riverside County Planning Department.

Table 5 and Chart III, based on 1970 census data, show population distribution by income for the total County. By combining Tables 4 and 5 with rent payments and unit value statistics provided in Appendixes IX and XI, it is possible to estimate the housing deficiencies--at least from the standpoint of affordability--of different income groups. This estimation is graphically depicted in Charts IV and V.

TABLE 5

POPULATION DISTRIBUTION BY INCOME
RIVERSIDE COUNTY: 1970

<u>Gross Annual Income</u>	<u>Percentage of Families</u>
\$ 0 - \$ 3,999	17.7%
\$ 4,000 - \$ 7,999	25.5%
\$ 8,000 - \$11,999	25.0%
\$12,000 - \$14,999	13.0%
\$15,000 - \$24,999	14.6%
\$25,000 and above	4.2%

SOURCES: 1970 Federal Census; Riverside County Planning Department

Chart IV compares affordable rents (15 to 25 percent of gross annual income in the County to current actual rents (Appendix XI). The resulting curves reveal that at least 40% of the renting population is currently paying less than minimum affordable payments for housing. About 49 percent--those whose minimum affordable payments range from \$40 to \$85--may have experienced difficulties in locating adequately-priced rental units; and the chart also reveals that 12 percent of the renters (families with maximum affordable rents in the \$0 to \$60 range) experienced great difficulty finding affordable units, and many may be forced to to pay more than 25 percent of their income for shelter.

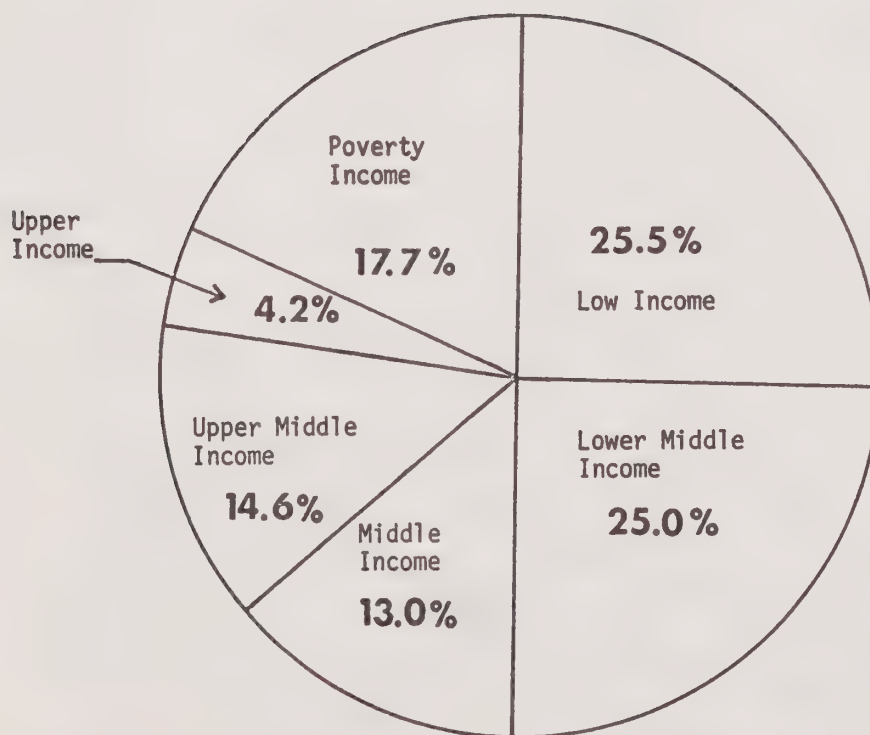
Chart V compares value range of homes in the County (Appendix IX) with affordable prices based on a rough estimate of double a family's income. The results show that even by this rough estimate, 18 percent of the population could not afford to buy a home. This 18 percent included families with incomes to \$4,000. The chart shows that an additional nine percent (with incomes to about \$5,300) may have found it difficult to purchase affordable dwelling

CHART III

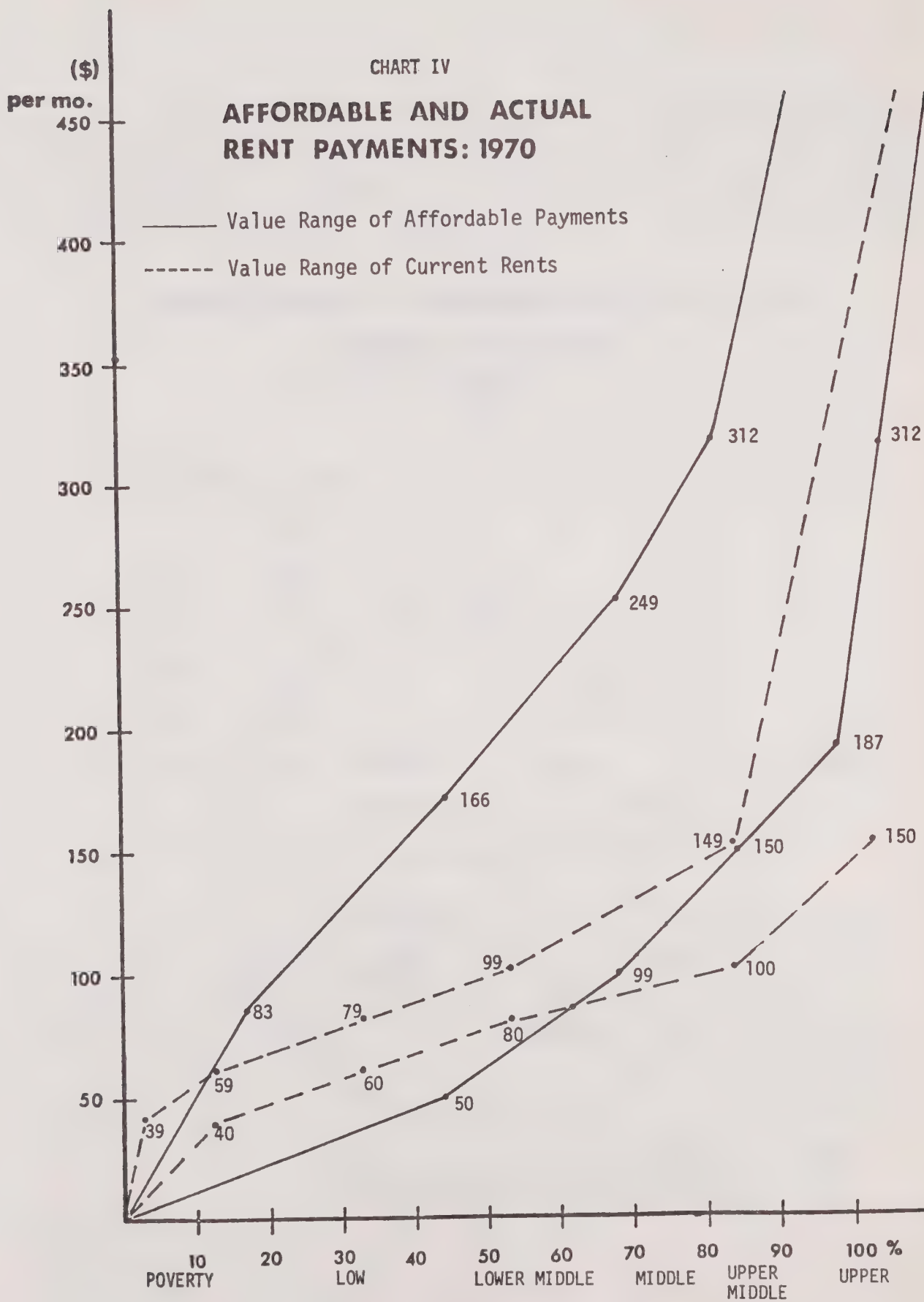
POPULATION DISTRIBUTION BY INCOME LEVELS

RIVERSIDE COUNTY

1970



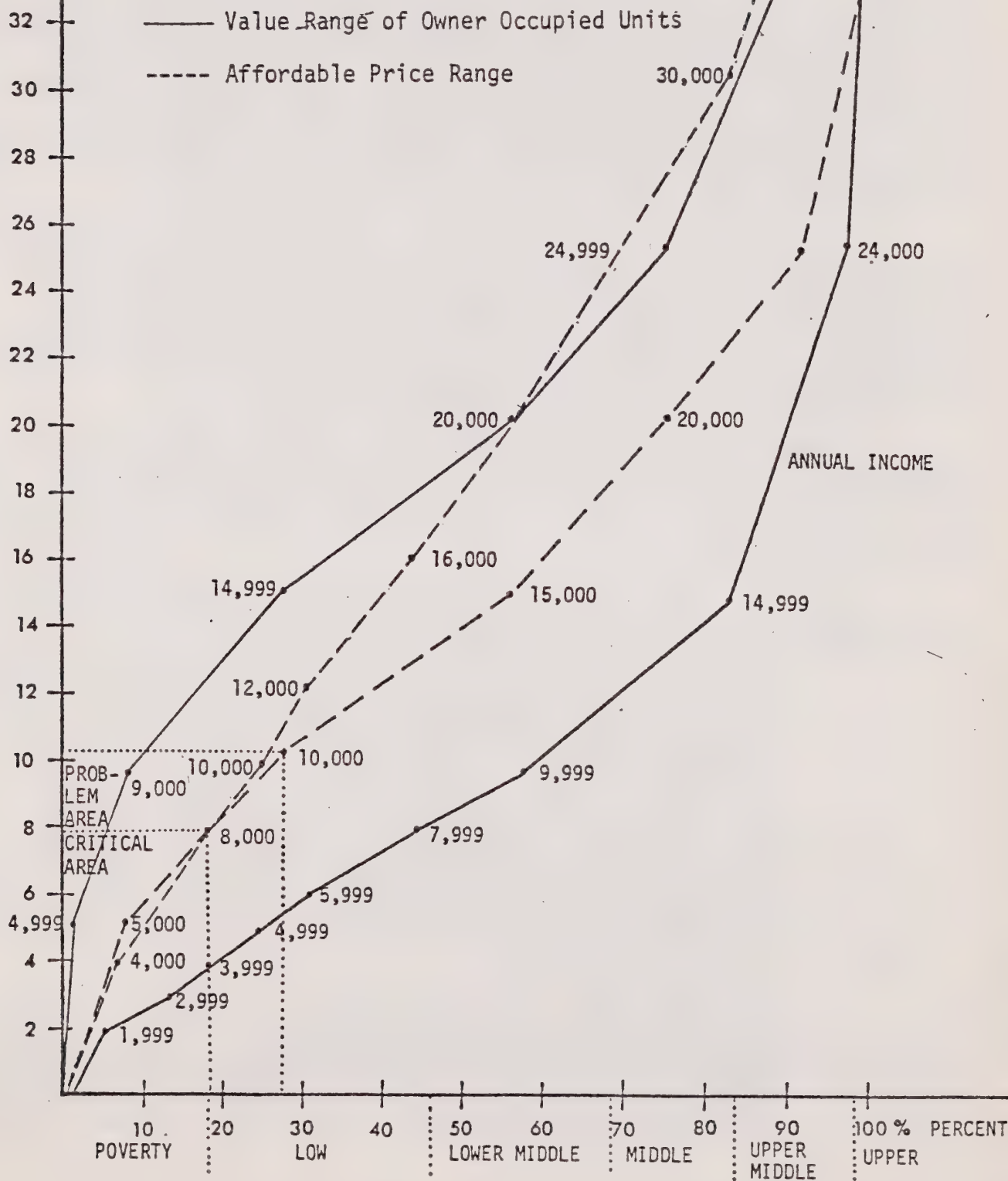
SOURCES: 1970 Federal Census;
San Bernardino County Planning Department;
Riverside County Planning Department



(\$000)

CHART V

AFFORDABLE AND ACTUAL HOUSING PRICES: 1970



units. About 55 percent of the population could afford higher priced housing than was available in the County in 1970.

Similar findings were made when the affordability of both rents and payments was calculated within each of the eight housing markets within the County. Most of the renters in each housing market were paying less than they could, while a few (5 percent to 25 percent) were paying more than they could afford. Undoubtedly, these low income households had difficulty finding affordable housing because the 1970 market virtually did not supply units with rents that would take 25 percent or less of their income while many people in each of the housing market areas were "underhoused". That is, these households paid less than they could for housing; and as a result, they prevented lower-income households from occupying any large share of the units available for a moderate rent.

The situation in purchased housing, however, was much different. Many households were buying homes with purchase prices in excess of twice their annual income. Apparently the desire for and advantages of home ownership outweighed the additional financial burden that this may have constituted. It must be pointed out, however, that low income families do not have the option to spend above their means and will, despite the County-wide trend, have difficulty finding affordable housing.

Charts depicting the relationship of rents and purchase prices to income in each housing market area are shown in Appendixes XIII to XXIX. In analyzing these charts, however, it must be kept in mind that no effort was made to consider specific location of either units or people, or the condition of available housing.

From these statistics and the facts compiled regarding the County's housing stock, several important conclusions can be made:

1. Poverty Income Levels: The ability of households with poverty incomes to find housing depends largely on their size. Single persons, for example, might more easily meet their needs for low-priced shelter than large families. But in either case, the housing available for less than \$60 a month (as shown in Appendix XI) will probably be old, possibly deteriorating, with no more than two bedrooms and probably in a poor or unpleasant location. Public programs represent a viable alternative to many households within this income range since it is difficult for a family at this level to purchase a home without financial assistance.
2. Low Income Levels: Housing for low income families is more readily available. Units from \$60 to \$120 a month, for instance, dominated the rentals reported in the 1970 Census; but in the private market, units in the below \$99 payment category are generally older and in poor condition (especially if they have two or more bedrooms). Section 236 and 221 d 3 of the National

Housing Act, as amended in 1968, are devised to supply shelter to this income group as is the Section 235 single-family unit program. In some cases, depending on down payment requirements and financing factors, home ownership--particularly of older units--might be achieved by these households.

3. Lower-Middle Income Levels: Households with lower-middle incomes have moved beyond most public assistance programs. There are many newer and larger units available for this range (unless a family is quite large); and in many cases, income is sufficient to purchase newer homes. However, as housing costs continue to rise, increasing numbers of lower-middle income households will have difficulty finding adequate housing at rental prices or monthly payments they can afford.
4. Higher Income Levels: At middle, upper middle, and upper income levels, decent housing is generally available. In terms of rentals, vacancy is probably the only element which might affect prospective occupants though there may be a possible lack of high cost housing in the County. That is, many upper middle and upper income families are paying much less than 25 percent of their incomes for housing or own houses valued at less than twice their annual income.

Overall Adequacy

All of these factors, then, determine whether or not a family's basic housing needs are being met. Stated succinctly, these factors establish a minimum standard of housing adequacy:

1. Structural quality no less than sound
2. Complete and functioning plumbing facilities
3. Complete kitchen facilities
4. No more than 1.0 persons per habitable room
5. A monthly cost of no more than 25 percent of occupant's monthly income or value no greater than twice family annual income.

This list is obviously not as comprehensive as it might be. At first glance, it is apparent that factors such as provision of public facilities and neighborhood amenities are not included. Though these elements are important, they are not easily reduced to a statistical measure and perhaps

should be considered an accouterment of good housing, the lack of which would cause housing to be considered substandard or inadequate. Housing which meets the first three but not the last two standards is eligible for consideration as inadequate. Although housing which meets all five requirements may presently be considered adequate by general definition, this does not mean that the definition cannot be expanded in the future by adding requirements for additional amenities, services, and facilities.

It is important at this point to note that it is not the role of County government and local institutions to determine how each family must live. The preparation of this element is a step toward upgrading housing conditions for the whole County just as the technical and financial assistance programs available for rehabilitation and improvement of substandard or inadequate housing. However, no programs exist--or should exist--to impose undesirable conditions on unwilling households. The standards set forth in this Second Phase Housing Element are criteria by which the needs of County residents can be assessed. They are presented here in an effort to increase the efficiency of the public institutions whose role it is to serve the people of Riverside County.

The Character of the Housing Market

The production of housing units is a crucial element in the housing situation of any area because new housing serves to activate the market process of housing exchange within an existing inventory. A household moving from an existing unit into a newly constructed unit obviously leaves behind another vacancy. Such a move sets off a chain of transfers which encourages mobility (generally upward) and often releases older existing units to lower income groups. While the effects of this process should not preclude the immediate construction or provision of low cost housing, it does suggest that the natural function of the market should be used to complement these efforts and that the housing needs of the middle and upper income groups--while perhaps not as urgent--should not be overlooked. It must always be remembered, though, that the housing industry tries to produce as many units as the market can absorb. The number of households seeking and able to afford new housing may not necessarily represent the total need for new units.

In any case, the statistics presented earlier seem to indicate that new construction has not been able to keep pace with growing demands and special needs of County residents. The reason for this failure can in part be attributed to the whole nature of housing production in the United States.

The Housing Industry: To begin with, a housing unit is a very complicated product, and the result has been a "fragmentation of the [housing] industry

into an elaborate complex of interlocking production units."³ This fragmentation may be one of the reasons the industry has generally been acknowledged as "less dynamic" and "more resistant to change" than most other major industries.⁴ The results have been unfortunate because small firms can seldom afford to experiment or to research for ways to cut costs. Another industry constraint has been the insistence of the building trade unions on maintaining jurisdictions and practices which render many newly developed technological advances economically impractical.

Cost: All these factors are reflected in the increasing costs of housing units though many would claim--and perhaps justifiably--median value is rising more because of increased quality than increased prices. Nevertheless, the cost of housing has exhibited marked increases over the past decades. Aside from any of the inadequacies of the building industries, the rising cost of land--as illustrated in Table 6--is the most significant factor contributing to this increase. The reason for this is simple: there is a fixed supply of land and an ever-increasing demand for it. As a result, prices skyrocket.

Several elements are combined in the price of land for housing development: the price of raw land, the cost of land development, and the amount of land required per unit. A paradoxical fact is that in many areas, Riverside County included, the net effect of public land policy is often to increase the cost of each of these elements and, therefore, raise housing prices. The prime policy agents contributing to this cost increase are building codes, zoning, and subdivision requirements.

Municipal building codes and FHA minimum property standards are generally expressed as rigid specifications, and as a result they may inhibit construction of less expensive units because new construction methods may not conform to new regulations despite their being satisfactory in regard to safety, comfort, and appearance standards. In a similar manner, zoning and subdivision regulations are a very complex set of controls designed to regulate development and land use. These regulations are developed in an effort to improve neighborhood livability and protect residents from unsafe or undesirable living conditions. Unfortunately, they can have deleterious effects on efforts to improve housing for all segments of the community if they are enacted with the intent of discouraging construction of low-income housing through the establishment of low density requirements and amenities design standards. Obviously, the relationship is a complex one--with quite necessary regulations designed to improve conditions being used to discourage construction of units for low and moderate income families.

3

A Decent Home, the Report of the President's Committee on Urban Housing, (Washington, D.C.: U.S. Government Printing Office, 1969) p. 117.

⁴Ibid., p. 120.

Abolition of such regulations, however, is definitely not a solution to the problem. On the contrary, the low-income neighborhoods have special problems that may indeed require even stricter development controls. The most immediate task at hand, therefore, is a critical review of ordinances to insure that they do not unjustly discriminate against housing for specific income groups.

TABLE 6
NATIONAL HOME CONSTRUCTION COST 1949 AND 1969

	1949	1969	% Difference
Structure	69%	56%	-13%
On Site Labor Costs	33%	18%	-15%
Material Costs	36%	38%	+ 2%
Land Costs	11%	21%	+10%
Profit & Overhead Costs	15%	13%	+ 5%
Financing Costs	5%	10%	+ 5%
Average Unit Cost	\$9,780	\$20,534	109%

SOURCE: "Building the American City," Report of the National Commission on Urban Problems, 1969, p. 476.

Monetary Factors: Another significant influence on the housing market is the general monetary situation--whether money is "tight" or not and whether interest rates are high or low. During time of "tight" money policies, the residential housing market is the first major segment of the economy to suffer the effects of limited funds as interest rates climb, loan points increase, and overall lending declines.

Monetary conditions affect the cost of housing in several important ways. The cost of financing, for example, is felt by both the home buyer and the home builder. Under normal conditions, a home purchaser will eventually pay about as many dollars for financing his home as will be paid for all other inputs--labor, materials, land, entrepreneurship, etc.--together. This is so because of the limited funds of the house buyer. Since the unit must be paid for in full immediately to cover construction costs, someone--specifically lending-financing institutions--must have the cash available

and then wait for the cost to be repaid over the life of the unit. The price for this waiting is a financial cost. Obviously, the higher the finance charge, the more expensive the house is over time and the higher the monthly mortgage payment.

The home builder, on the other hand, is faced with the cost of construction financing--a cost which he transmits to the consumer in the price of the unit. When money is scarce and expensive, new housing will cost more. The effect is negative throughout the market: units cost more to buy, fewer households can afford to make the monthly payments, and fewer developers can afford to build.

Another significant finance factor involves mortgage credit; and there is little doubt that a quantitative relationship usually exists between the rate of mortgage interest and the levels of home building and buying. If an increase in mortgage credit means that a home buyer can borrow 90 percent of the price of his home rather than 60 percent, for instance, a new source of necessary financing has been created making it easier to buy. The higher the credit, the less the down payment required; and the down payment represents the amount of financing the home user must provide from his own resources. Since home users as a group are not primary elements of financial accumulation, the higher the down payment required, the fewer the households who can participate in the housing market. It is apparent that the problems caused by these monetary factors will be felt most acutely by the medium and low-income segments of the population who are not able to pay the added costs.

From this brief discussion it is apparent that sound monetary and fiscal policies are of utmost importance to achieving housing goals. They are variables, however, over which local governments have no control.

Mobilehomes

A Definition: The Mobilehome Manufacturers Association defines a "mobile-home" as follows:

. . . a transportable structure, which exceeds either 8 body feet in width or 32 body feet in length, built on a chassis and designed to be used as a dwelling with or without a permanent foundation when connected to the required utilities.

The County Zoning Ordinance requires that, to be classed as a "Mobilehome," a unit must contain 450 square feet but stipulates no length or width requirements. There are two distinctions between the "mobilehome" and a "modular" home: one, the modular does not have its own chassis for transport, and two, it must be built to meet F.H.A. housing standards, just as a site-built home. The manufacture and use of the modular housing unit

is a relatively new development, and no countywide data is available. The County Zoning Ordinance contains no special provisions for "modular" housing units, and they are subject to the same subdivision standards and regulations as a site-built home.

In the County: Riverside County has proven to be a popular location for mobile housing units. In fact:

According to the January, 1972, report on "Mobilehome Parks in California," prepared by California Department of Housing and Community Development, Riverside County continues to maintain its third place ranking in terms of total mobilehome parks and total spaces. The County mobilehome population is exceeded only by the more populous Los Angeles and San Diego Counties.⁵

In 1972, there were 279 mobilehome parks in the County, and 25,475 mobilehome spaces. The recreational and seasonal nature of many of these spaces is obvious by the fact that over 7,000 of them, or 28 percent, are vacant. This compares with an average vacancy factor for the County of about 14 percent.

The Distribution: The 18,300 occupied mobilehome spaces are distributed widely over the western half of the County. The highest concentrations, however, occur in Hemet-San Jacinto valley and in the Palm Springs area. In fact, "Six of every ten city mobilehome park residents live in the cities of Hemet or Palm Springs."⁶ Residents of mobilehome parks located within incorporated cities account for just over half, 52 percent, of the total mobilehome population. The remaining 48 percent of the total permanent mobilehome park population reside in the unincorporated areas of the County. These residents are found primarily in areas surrounding the cities of Hemet, Cathedral City, Palm Desert, and Desert Hot Springs.

Mobilehome Parks: The "typical" mobilehome park in Riverside County contains 91 spaces, 66 of which (72.5 percent) are likely to be occupied. Of the occupied spaces, 55 are permanently occupied, and 11 are seasonal. Twenty-five of the spaces (27 percent) will be vacant. The same "typical" County mobilehome park contains 104 permanent residents or 1.8 permanent residents per occupied mobilehome.

⁵"Riverside County Planning News," Riverside County Planning Department, July, 1972.

⁶Ibid.

The following table summarizes the mobilehome park situation in Riverside County by census division. This table was compiled from the results of a Countywide mail-out census of mobilehome parks as part of a population recertification program conducted in February, 1972, and published in "Riverside County Planning News," July, 1972.

Buyers

The small household size of a "typical" mobilehome, 1.8 persons, indicates a majority of one- and two-person households. Most of these mobilehome residents are older, retired people as indicated by the distribution of mobilehome parks in the County primarily away from major employment centers. The mobilehome offers a viable housing choice for retired people or, in fact, for any small household. However, the limited size of mobilehomes and the high cost of large units make them generally unsuitable for large low-income families. This situation may change if large-scale production of modular-type housing units becomes reality.

Economics

There are some economic advantages, however, to mobilehomes over standard housing. Mobilehomes are assessed as personal property, for example, rather than real property which may result in a considerable tax savings. Also, since mobilehomes depreciate as a car instead of appreciate as a site-built home, the taxes are likely to decrease with time. While the mobilehome may offer tax advantages, however, it may not be a good long-term investment.

The cost of new mobilehomes is often an economic incentive for purchase, though not always. The price of a new mobilehome may range from as low as \$5,000 to as high as \$20,000 or more. The purchase price often includes furniture, carpets, and major appliances which indicates that most people who purchase a mobilehome in this County do not do so because they cannot afford other housing. It is more likely that the life style of mobilehome parks, their recreational facilities, and the climate in the resort areas of the County appeals to mobilehome buyers.

Financing

Perhaps because of the mobilehome's original status as an automotive accessory--the trailer--it has traditionally been financed as an auto. Loans for mobilehomes are generally at a higher interest rate and of much shorter duration than conventional home loans. One reason for this can be found in the financial arrangements of mobilehome dealers. Like auto dealers, mobilehome dealers borrow money to finance their inventories. These "floor plan loans" are at a relative low interest rate, just above the

Census Divisions	Mobile Home Parks	Spaces In Parks	MOBILEHOME PARK OCCUPANCY				MOBILEHOME PARK SIZE						
			Spaces Occupied By Mobilehomes	Mobilehomes Occupied By Local Residents	Local Residents In Mobilehome Parks	Persons Per Mobilehome	Avg. No. of Spaces Per Park	Parks Grouped by Number of Spaces					
								0-24	25-49	50-99	100-149	150-199	200 +
Cath.City-Palm Desert	23	3,143	2,034	1,505	2,703	1.80	138	2	1	7	6	2	5
Chuckwalla	8	541	378	188	456	2.43	68	1	3	2	1	1	0
Coachella Valley	25	1,592	1,366	1,016	2,177	2.14	64	6	8	6	1	4	0
Corona	7	729	378	374	864	2.31	104	0	2	3	1	0	1
Desert Hot Springs	16	1,356	1,075	549	1,052	1.92	85	2	3	6	1	3	1
Edgemont-Sunnymead	7	372	278	214	487	2.28	53	2	0	5	0	0	0
Elsinore Valley	14	693	428	307	605	1.97	50	3	3	7	1	0	0
Hemet-San Jacinto	55	6,846	5,537	5,438	10,315	1.90	122	5	10	13	14	11	2
Idyllwild	7	295	144	24	56	2.33	42	3	2	1	1	0	0
Jurupa	32	2,057	1,449	1,371	2,590	1.89	64	12	10	6	1	0	3
Lake Mathews	--												
Murrieta	6	732	50	42	85	2.02	122	3	1	0	0	1	1
Norco	--												
Palm Springs	16	2,913	2,275	1,748	3,049	1.74	182	0	2	2	2	3	7
Palo Verde	13	384	308	233	396	1.70	30	8	4	0	1	0	0
Perris Valley	7	952	496	389	848	2.18	136	2	1	0	0	0	4
Riverside	12	1,108	782	724	1,268	1.75	92	2	4	1	2	1	2
San Gorgonio Pass	29	1,695	1,293	1,282	2,075	1.63	58	11	6	4	6	2	0
TOTALS	279	25,474	18,332	15,456	29,135	1.89	91	63	60	64	38	28	26

SOURCE: State Certification of Population Program, February 1, 1972
Riverside County Planning Department

Note: Information suppressed for less than three mobilehome parks in census division

prime rate, but the administrative paper work on the part of the lending institutions is considerable. The lenders, of course, expect to make up their loss on the floor plan loan by being offered most of the more profitable consumer loans that result from mobilehome sales.

Recently, Federal Home Loan Associations have entered the mobile-home loan field. They may offer loans to both dealers and buyers. However, there are limits on the amount and terms of the loan to buyers.

"The maximum loan an association may make to a buyer is the manufacturer's invoice price of a new mobilehome (including installed equipment) plus the invoice price of new equipment installed by the dealer, plus 10 percent of these amounts (but not more than \$500), plus sales tax, but excluding freight charges. In the case of a used mobilehome, the limit is the wholesale value of the mobilehome, including installed equipment, plus sales tax."⁷

In addition, the mobilehome must be semi-permanently sited within the association's regular lending area within 90 days of purchase, and the loan must be repaid in nearly equal monthly installments within 12 years if the mobilehome is new or eight years if the home is used. There are no limitations, however, on the interest rate or finance charges of the loan.

F.H.A. insurance is also available for some mobilehome loans, but on an even more limited basis. For example, the loan cannot exceed \$10,000. This limit excludes many of the larger mobilehome units from F.H.A. insurance or makes it necessary for the buyer to make a large down payment. For these reasons, F.H.A. insurance may not increase the use of mobilehomes substantially.

The financial arrangements available for the purchase of mobilehomes are important to the progress of the industry. A recent Technical Bulletin of the Urban Land Institute stated that: "The progress of the mobilehome industry has been almost directly proportionate to the availability of financing."⁸ It goes on to say that current financial methods are too costly to be used by the average buyer who is interested in the larger, better-quality mobilehome. It is this one restraint, more than any other, that may control the success of the mobilehome as a housing alternative.

Special Housing Problems

Generally, there are two fundamental elements of housing need. One is the provision of units for new households that form as a population grows;

⁷Urban Land Institute, Technical Bulletin, May 1973.

⁸Ibid.

and the other, of course, is for replacement of units lost by fire, accident, removal, or demolition. In addition to the two elementary supply requirements, though, there are other "special needs" that constitute the crux of the current housing problem. Unfortunately, these special needs are the most unlikely to be resolved by the natural working of the housing market system unless special efforts are made.

Low-income Families: As presented earlier, it is at first glance evident that low-income families present a special problem because they suffer the greatest disadvantage while competing in the housing market. Table 8 illustrates the poverty situation in the County as defined by the 1970 Federal Census.

TABLE 8
RATIO OF FAMILY INCOME TO POVERTY LEVEL
RIVERSIDE COUNTY: 1970

<u>Incomes as Ratio of Poverty Level</u>	<u>Percent of Families</u>
Less than .50	3.9
.50 to .74	2.9
.75 to .99	4.0
1.00 to 1.24	5.2
1.25 to 1.49	5.6
1.50 to 1.99	12.4
2.00 to 2.99	22.8
3.00 or more	43.2

That is, 10.8 percent of the households in the County subsist at or below poverty level. The Census also reveals that mean income for families below the poverty level is \$1,914 per year with a mean income deficit of \$1,474. Twenty-three percent receive public assistance income. Such relative economic deprivation is usually indicative of a life style void of dignities and amenities and is an immediate indication of housing problems.

Families above poverty limits but still with low incomes also have difficulty obtaining adequate shelter. According to the California Department of Housing and Community Development, yearly income greater than

\$8,000 is necessary if a family is to avoid great difficulties in locating a suitable home. Table 5 discloses that almost 43 percent of the County's households earn less than this amount indicating that a great many families in the County find housing needs difficult to satisfy.

Middle-income Families: Though their problems are not as severe as those of lower-income households, families in middle-income brackets also experience difficulties in the housing market--difficulties which continue to multiply with rising construction costs and interest rates. With incomes ranging from \$8,000 to \$15,000 a year, middle-income households constitute 38 percent of all households in the County. Though these families are generally able to purchase homes, not all the homes in their price range are suitable in size and location. The needs of this group must be studied keeping in mind variable family sizes and place of employment of working members in addition to income.

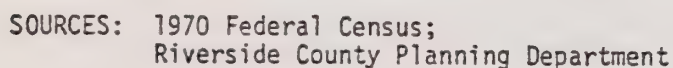
Needs of Minority Groups: The housing needs of minority groups pose a special set of problems. First, of course, are the ramifications of poverty. Chicanos and blacks constitute the dominant minority groups in the County but are not equally represented in the labor force or income distribution (see Chart VI).

Spanish-speaking residents and those with Spanish surnames account for 17.3 percent of the total population but constitute 15.9 percent of the labor force. Median-family income for this sector is \$7,631 compared to the Countywide median income of \$8,997. About 18 percent of the households in this group have incomes below poverty level with a mean below-poverty family income of \$2,638. The median-family size of this below-poverty group is 5.16, and 35.8 percent receive some form of public assistance.

Blacks constitute 4.6 percent of the total County population and 3.8 percent of the labor force. The median-family income of this group was \$6,524, almost \$2,500 less than the County median income, and 21.6 percent of all families have incomes less than poverty level. The mean poverty-family income is \$2,040. Mean family size is 4.04, and 37.6 percent of the below-poverty households receive public assistance.

Compounding the obvious difficulties generated by inadequate income is the additional problem of racial discrimination which has often blocked access of many minority households to standard housing of any type. This means that in estimating total housing need, special attention should be given to minority needs unrelated to factors of income. These needs constitute the "repressed demand" of minority households that desire and are able to afford housing but are not competing in the marketplace because of actual or potential discrimination.

SPANISH-SURNAME ■ ■ ■ ■ ■ BLACK ■ ■ ■ ■ ■ COUNTYWIDE *CCD*



Needs of the Elderly: The housing needs of the 60,583 senior residents (65 years of age and older) of Riverside County are also conditioned by factors other than income. Constituting about seven percent of the total population, a large proportion of the aged exist on small, fixed incomes from Social Security and retirement pensions. Inflation rapidly increases their financial problems, and housing costs are a great burden.

In addition to the need for low-cost housing, however, the elderly also require a special type of environment. Because they are retired, often disabled, and generally lack mobility, the elderly population needs housing in areas that are especially safe, comfortable, and convenient to public facilities and services. Therefore, the unique requirements of this group may call for both specialized housing and financial assistance.

Agricultural Markets: The 6,911 farm laborers in the County constitute a significant subgroup among low-income families; but in addition to the problems of poverty, the agricultural worker must carry special burdens unique to his occupation. Though Riverside County is one of the most productive agricultural areas in the state, the bounty is not shared by the men and women who tend and harvest its crops. The following tables present a brief description of farm laborers in the County.

TABLE 9
ETHNIC DISTRIBUTION OF FARM LABORERS
RIVERSIDE COUNTY AND CALIFORNIA: 1970

	Riverside County		Statewide*
	Number	Percent	(1969)
Totals	6,811	100.0	100.0
Negro	207	3.0	3.3
Spanish Surname	5,877	86.3	45.6
Other	727	10.7	51.1

SOURCES: 1970 Federal Census;

*The California Farm Labor Force: A Profile (April, 1969), State Assembly Committee on Agriculture

TABLE 10

COMPARISON OF MEDIAN FARM AND NON-FARM INCOMES
RIVERSIDE COUNTY AND CALIFORNIA: 1970

	<u>Median Non-Farm Incomes Riverside County</u>	<u>Median Farm Incomes Riverside County</u>	<u>California* (1969)</u>
Countywide	\$8,997	\$3,889	\$1,388
Negro	\$6,524	\$3,554	\$1,209
Spanish Surname	\$7,631	\$3,673	\$1,472

SOURCES: 1970 Federal Census;

*The California Farm Labor Force: A Profile (April, 1969),
State Assembly Committee on Agriculture

It is apparent from these tables that the composition of farm laborers in the County differs significantly from those on a statewide basis. In Riverside County, for example, the largest proportion of laborers have Spanish surnames--almost twice as many as at the State level. And though the statistics show that County farm laborers have higher median incomes than the statewide medians, they still point out that farm laborers earn significantly less than nonfarm laborers even when median income is analyzed by race.

In addition to the problems of low income, farm laborers are handicapped in the housing market because of the seasonal nature of their work and the often temporary nature of their housing needs. These factors are compounded by their generally large-sized families; and to further multiply their difficulties, farm laborers as a group suffer from illiteracy or lack of education and many have severe language problems--some speaking little or no English at all.

TABLE 11

GEOGRAPHIC DISTRIBUTION OF CROP VALUE
RIVERSIDE COUNTY: 1969

<u>Area</u>	<u>% of Total Production Value</u>
Coachella	42.8
Palo Verde	24.3
Hemet	8.7
Perris-Elsinore	6.5
Corona	5.4
Others	12.3

SOURCE: Riverside County Agricultural Trends,
January, 1969, Riverside County
Agricultural Commission

The preceding table identifies the most valuable agricultural production areas in Riverside County, and it is assumed that the bulk of the farm labor housing problems would be concentrated in the Coachella and Palo Verde Valley Districts. Referring to Table 1, it is apparent that overcrowded housing conditions and units with incomplete plumbing facilities are quite prevalent in these two areas:

	<u>Portion of TABLE 1</u>		
	<u>Dwelling Units</u>	<u>Incomplete Plumbing</u>	<u>Over- Crowded</u>
Coachella Valley	36,421	2.6%	7.7%
Blythe-Palo Verde	3,923	7.4%	17.5%

Farm laborers and their families are not the only ones subjected to these conditions, of course. But because the areas listed above are primarily agricultural, it can be assumed that farm laborers account for a significant portion of their population and, therefore, suffer relatively more as a group than the general population.

Public Programs

At this point, it may be desirable to consider the programs operating to improve housing conditions in the County. Various public housing programs, which provide for both rental and home-ownership assistance, are funded and administered by the Federal Housing Administration and the Department of Housing and Urban Development. They serve families in a wide range of incomes depending upon the number of dependents; and their prime purpose is, of course, to provide housing to those who cannot afford decent, adequate shelter in the private market supply.

Housing Assistance: In Riverside County, there are five different programs currently in operation: low-rent public housing, Section 23, Section 221d3, Section 235, and Section 236. The first two of these programs are handled strictly by the local Housing Authority. The projects built under Section 221d3 (Mortgage Insurance--Rental Housing for Low and Moderate Income Families, Below Market Interest Rate: National Housing Act as amended in 1954) loans are multi-family structures and must be approved by the area's governing council. The last two programs provide for the construction of single-family (Section 235 Interest Subsidy: National Housing Act as amended 1968) and multi-family (Section 236 Interest Reduction Payments--Rental and Cooperative Housing for Lower-Income Families: National Housing Act as amended 1968) structures but do not require approval from governing bodies.

Each of the assistance programs is different, reflecting the varying housing needs of the County's residents. Units provided under Low Rent Public Housing (owned by the Housing Authority) and Section 23 grants (leased by the Housing Authority) serve the portion of the population with the lowest income. The other multi-family programs require a minimum income from their residents. Section 221d3 provides funds to lower a developer's interest payments; and because his payments are decreased, his units may be rented more cheaply. In Section 236 projects, the minimum payments are based on occupant income. Households pay rent on a sliding scale from the minimum payment up to market rental rate. In any case, households must earn at least four times their monthly rent.

Since the average one-bedroom units begin at over \$95 a month, however, the smallest of households must earn at least \$380 per month. In like manner, the larger the unit required by a household, the larger the necessary minimum income. This is to say that only households with a specific, steady minimum income qualify for the housing under these programs. The characteristic income levels reached by these projects are generally the upper-lower and lower-middle groups.

Nevertheless, these programs are extremely important because they offer alternative housing. They strive to provide a decent, affordable home for families who would otherwise be forced to pay unrealistic portions of their income for a house that might be less than adequate. In addition, providing such units makes it possible to vacate substandard units and to simplify the tasks of renewal or redevelopment in particularly blighted areas. However, funding for the 235, 236, and 221d3 programs has been temporarily suspended. This means that no new projects under these programs will be constructed or purchased. Nevertheless, those units currently under these programs will continue for the duration of their contract, probably for some years in the future. An inventory of the units in these programs in Riverside County as of 1970, is included in Table 12. Programs still receiving federal funds include Section 221d4, insured loan program for moderate-income families; Section 231, program for the elderly; and a new program, (Section 207) to provide mobilehomes for low-income families.

The Housing Authority: The role of the Housing Authority--whose job it is to provide housing within Federally determined rules and finances to people with incomes inadequate for open-market housing who are living under severely overcrowded conditions--is of particular importance in the County. In practice, however, the Authority operates on very limited funds and can only serve people with especially low incomes or with extreme hardships. Composed of a paid staff and an unpaid seven-member commission, it is an independent County agency authorized by state law and with some federal funding. In areas of proposed Authority projects, it works with citizens committees and local government jurisdictions.

The Housing Authority administers the Section 23 program (see Table 12), and two housing developments for farm laborers. Both farm-laborer

PUBLIC HOUSING PROGRAMS IN RIVERSIDE COUNTY: 1970

Program	Location	No. of Units	Unit Size		Multi/Single	Approx. Income Served
Low Rent	Indio	20	2 Bedrooms		Multi	Poverty Income
Public Housing	Beaumont	12	3/4	"	Multi	Poverty Income
Section 23	Riverside	80	0/1	"	Multi	Poverty Income
	Riverside	81	0/1	"	Multi	Poverty Income
	Riverside	8	2	"	Multi	Poverty Income
	Riverside	16	3	"	Multi	Poverty Income
	Riverside	24	3/4/5	"	Multi	Poverty Income
	Riverside	120	1/2/3/4	"	Multi	Poverty Income
	Indio	28	0	"	Multi	Poverty Income
	Indio	68	0/1	"	Multi	Poverty Income
	Scattered	750*	1/2/3/4	"	Multi	Poverty Income
	Scattered	50*	1/2/3/4	"	Single	Poverty Income
Section 221 d3	Riverside	150	1/2/3/4	"	Multi	Poverty Income
	Palm Springs	60	1/2/3	"	Multi	Poverty Income
	Corona	160	1/2/3	"	Multi	Low Income
	Indio	80	1/2/3/4	"	Multi	Low Income
	Indio	89	1/2/3/4	"	Multi	Low Income
	Coachella	100	1/2/3/4	"	Multi	Low Income
Section 236	Riverside	120	1/2/3	"	Multi	Low, Lower Middle Income
	Riverside	192	1/2/3	"	Multi	Low, Lower Middle Income
	Riverside	213	1/2/3	"	Multi	Low, Lower Middle Income
	Riverside	176	1/2/3 Bedrooms	"	Multi	Low, Lower Middle Income
	Palm Springs	76	1/2/3	"	Multi	Low, Lower Middle Income
Section 235	Riverside	149	2/3/4	"	Single	Poverty, Low Income
	Corona	48	2/3/4	"	Single	Poverty, Low Income
	Rubidoux	26	2/3/4	"	Single	Poverty, Low Income
	Glen Avon	32	2/3/4	"	Single	Poverty, Low Income
	Sunnymead	85	2/3/4	"	Single	Poverty, Low Income
	Perris	27	2/3/4	"	Single	Poverty, Low Income
	Beaumont	26	2/3/4	"	Single	Poverty, Low Income
	Elsinore	9	2/3/4	"	Single	Poverty, Low Income
	Mecca	17	2/3/4	"	Single	Poverty, Low Income
	Indio	173	2/3/4	"	Single	Poverty, Low Income
	Coachella	99	2/3/4	"	Single	Poverty, Low Income
	Blythe	35	2/3/4	"	Single	Poverty, Low Income

*These units were leased under individual contracts. The other Section 23 units are in complexes built to be leased to the Authority.

SOURCES: Riverside County Local Housing Authority;
F.H.A., Los Angeles;
F.H.A., Santa Ana

projects are in Indio; the first was created by the housing authority with a federal grant for initial construction costs. This grant is being repaid by rents received through a Farmers Home Administration Mortgage. This project includes 183 new units and 43 older units. These older units are to be demolished when construction of an additional 70 three- and four-bedroom units is complete. The second farm-laborer program consists of 54 prefabricated units with complete rent subsidies. However, this project's funding proceeds on a five-year basis, and it is not expected to be extended beyond the expiration of its contract.

The Housing Authority expects to have to cut the number of units they have under lease contracts throughout the County during the next fiscal year. This is due to the curtailment of the federal subsidies that helped support these leases and is a necessary step if the Housing Authority is to remain financially solvent.

The Balance Sheet: The success of projects in this County has varied. If the only criteria for success was that the projects provide shelter at affordable rates, they might be considered successful for the portion of the total need which they serve. However, numerous problems associated with the projects arise from their impact on both their residents and on the surrounding neighborhood and its service agencies.

For a great many of the households living in inadequate housing, government-subsidized housing offers the only viable solution to their needs. However, the construction and location of projects can be highly detrimental not only to established community patterns but also--and more importantly--to relationships between individuals and between households. For example, financially secure residents are generally in favor of public housing programs but do not want them in their own neighborhoods. This opposition is usually based on the vandalism, youthful violence, overcrowded schools, lowered property values, and "instant ghetto" conditions associated--whether justifiably or not--with such projects. Such a consensus has meant that some areas which desperately need subsidized housing have gone without because their governing bodies felt they could not be responsible for the possible side effects linked to the housing projects in the minds of their constituents. However, these problems can invariably be traced to the location, distribution, and/or concentration of projects, and corrections can eliminate many of the difficulties. Standards for future projects, for example, might be limited to a maximum of 24 units; and programs for single-family units and smaller multiple units--while they cost more for construction and subsidy--can eliminate many of these problems by dispersing the units throughout a community and thereby lessening the impact on general community life.

In some instances, the repercussions from public programs are so severe that they may outweigh their ability to serve. For example, there are several areas of the County--characterized by low-income families, unemployment, and a high frequency of deteriorated units and welfare cases--

in which adequate housing is not available at equitable and affordable rates. Because many of the residents of these areas own their own homes, however, Low Rent Public Housing, 221 d3, and 236 projects would not be available to them. The construction of public projects in or near these troubled areas means that, instead of providing for the residents' needs, program funds might add more low-income families to the neighborhood. A low-income project in which an area's residents will not, or cannot, live can only add to that area's problems.

From this examination it becomes apparent that the government-subsidized public housing programs--while plagued with difficulties--can offer effective solutions to many housing problems within the economic framework of Riverside County. If the implementation of such programs is to be successful, steps should be taken to the greatest extent possible to make the public aware of the fact that these projects will help to provide a decent living environment at equitable, affordable rates and that the units will be distributed in such a way that will help to minimize the social problems inherent in large, high-density, low-income neighborhoods.

IV

THE HOUSING PROGRAM

The preceeding pages have dealt with the current housing needs and problems facing the County. The following pages are meant to estimate future housing needs over the next 20 years, to present a set of goals and supplemental policies to be followed by the County in its attempts to deal with housing needs, and to present a suggested program for implementation.

Future Needs

Projections of future housing need, though gross estimations, are important because they can illustrate the parameters of the housing situation which will confront the County over time. And it is that situation to which County housing programs must be directed.

The following table presents need projections to the year 1990 based on a projected number of households and a constant household size of 2.97 persons.* The need projections also represent a six percent vacancy rate which is considerably lower than the 1970 rate of 10 percent but within the estimated limits of an efficient residential market (three to six percent). Because the 1970 high rate reflects the large number of second and recreational homes in the County, it was not used to project needed units for future permanent population. At the same time, the six percent rate allows for a significant amount of flexibility in the housing market.

*1970 average household size for Riverside County.

TABLE 13

ESTIMATED NEW HOUSING NEED PROJECTIONS 1970-1990
FOR RIVERSIDE COUNTY MARKET AREAS¹

Market Areas	Existing Units 1970	Required Housing Supply by 1975	Required Housing Supply by 1980	Required Housing Supply by 1990	Total Needed New Units 1970-1990
West End	72,686	93,909	106,222	131,892	59,206
Edgemont-Sunnymead	6,927	7,851	8,958	11,206	4,279
Elsinore	2,957	3,604	3,925	4,532	1,575
Perris Valley	8,720	10,331	12,612	17,184	8,464
Hemet-San Jacinto	14,637	15,292	18,326	24,411	9,774
San Geronio Pass	10,542	10,671	11,759	13,918	3,376
Palm Springs/Coachella Valley	36,421	36,938	42,828	54,596	18,175
Palo Verde Valley	3,923	4,470	4,567	4,755	832
Market Area Totals	156,813	183,066	209,197	262,494	105,681
Non-market Area Totals ²	13,011	7,762	8,666	10,464	0
Countywide Total	169,824	190,828	217,863	272,958	105,681

¹Need projections are based on the mid-range population projection, as contained in Riverside County Population Projections 1970-1990, prepared by Urbanomics Research Associates, January 1972, an average household size of 2.97, and a vacancy rate of six percent.

²Due to the existing surplus of housing units, primarily second homes, outside of existing market areas and since this surplus is expected to continue through 1990, need projections for these areas are not made.

While these figures show a projected overall need of 105,681 units between 1970 and 1990, specific information must be provided detailing the cost, size, and locational needs of each segment of the population before realistic housing programs can be devised. (A more detailed presentation of "housing need" is contained in Appendix XXIX.)

Housing Goals

To provide adequate housing for all sectors of the County while developing and maintaining viable and progressive communities poses a dilemma. Firstly, the development of stable, high-quality residential neighborhoods suggests increasing lot size, lot improvements, and landscaping standards which could push decent housing out of reach for low- and middle-income families. On the other hand, the provision of low-cost housing too often suggests excessive public expenditures for high-density developments void of amenities in "prefabricated ghettos." To meet the housing needs of the County, obviously, plans must be devised that balance these alternatives in a manner that can provide adequate and desirable housing at affordable prices.

Of prime concern in this Housing Element is the establishment of a Citizens Housing Advisory Committee. Though this recommendation is discussed more fully later, it is important to mention it here as it applies to housing goals. The following list of housing goals (first developed by the Southern California Association of Governments) is presented as an interim guide for housing policies and programs, and it should be the responsibility of the proposed Citizens Committee to review and modify these goals, if necessary, to more accurately reflect public sentiments. Until that time, however, the following statements may serve as steps in the direction of improving housing conditions in Riverside County.

1. To encourage a variety of life styles within the region and within each of its major geographical subunits.
2. To encourage the development of housing programs which will provide all segments of the population with the opportunity to obtain decent housing and a suitable living environment within each of the region's major geographical subunits with special emphasis on low-income, minority groups.
3. To encourage the development of housing programs which will reduce the proportion of income spent on housing, including maintenance, for poor and moderate income groups and the elderly, to no more than 25 percent of their income.
4. To encourage the maintenance of viable residential neighborhoods and increased rehabilitation of blighted and declining neighborhoods. Work with taxing authorities to

develop a positive taxing program that will encourage the upkeep of property.

5. To assure the fairness and adequacy of compensation and relocation assistance to persons and families displaced by public improvements.
6. To encourage the adequate delivery of public services to all residents, and especially to those whose needs are the greatest. To properly consider the additional financial burdens placed on the public service jurisdictions relating to these housing goals.
7. To encourage the coordination and uniformity in all regulations relating to housing to expedite the construction of homes for low and moderate income people.
8. To encourage new construction methods and housing types to increase the supply of housing for all segments of the population.
9. To encourage housing opportunity in proximity to jobs and daily activities and especially to encourage job opportunity in proximity to low and moderate income housing.
10. To work with state and federal officials to take a more realistic view of the housing problem.
11. To assure that housing location adequately considers geological hazards and ecological factors in siting.
12. To ensure that prior to implementation of any housing program developed by the County the potential destruction of regional recreation sites or important open space resources by the implementation of such a program will be taken into consideration.
13. To establish workable programs to eliminate substandard housing and encourage the development of greenbelt areas in those determined to be substandard.

Policies

The following policy statements are offered as guidelines in the development of programs to achieve the countywide housing goals.

1. An ample and varied supply of adequate housing should be made available to families of every race, ethnic group, age, and income level in the County in close proximity to employment and community facilities.
2. New construction methods and new housing types shall be encouraged in order to increase housing supply for all economic segments of the community.
3. Sound residential areas should be protected and preserved. Programs of conservation, rehabilitation, and rebuilding which will restore deteriorating or blighted residential areas shall be encouraged.
4. Open and fair housing practices shall be promoted, and stable, integrated neighborhoods shall be encouraged.
5. In order to avoid the creation of ghettos, efforts to decentralize and disperse housing for low-income families shall be supported and encouraged.
6. Programs designed to facilitate home ownership for those families desiring it, especially low-income families, shall be supported and encouraged.
7. Where and when adequate housing is not provided by private enterprise for the elderly, low-income families, and minority groups, programs of government assistance directed toward that end shall be supported and encouraged.

8. The improvement of housing financing procedures and innovative financing techniques directed towards reducing housing costs and increasing housing supply shall be supported and encouraged.
9. Adequate recreational and open space shall be encouraged in housing developments and apartment complexes.
10. Housing developments, after taking into account any open space or recreational areas within the development, should not average more than the maximum density set forth in the land use element of the General Plan.

Implementation

The housing problems of Riverside County will not be solved in the next few years nor will the housing needs of today's population be taken care of overnight. As the preceding pages have revealed, housing is a complicated and complex set of interrelated matters. To meet the housing demands of the future, the County--in addition to the state and federal Government--must prepare long-term, comprehensive programs to deal with construction, employment, poverty, education, and the host of other supplemental factors that influence the housing situation.

Short-term Program:

To help alleviate the immediate symptoms of the County's housing problems, however, the following short-term plans are presented.

1. Establish a Citizens Housing Advisory Committee. This group is needed to act as liaison among citizens, communities, and governmental bodies. It should identify and recommend to homeowners and local agencies the existing state and federal programs best suited for local community improvement.
2. Institute an effective system for code enforcement when housing units are constructed or upgraded in Riverside County. The efficient removal of dilapidated units requires an effective system of relocation and a means to educate those who own or live in such units as to their rights and responsibilities. Deterioration and eventual dilapidation are most often the result of a structure's age, usually combined with a lack of maintenance. A review of the blighted areas listed in Table 3 indicates that the majority of units need extensive maintenance. Frequently, these neighborhoods are semi-rural with few street improvements and high densities. Community

awareness programs, assistance from various volunteer organizations, and government rehabilitation grants could be combined to radically improve livability and appearance. Unfortunately, there is currently no accurate or extensive description of the structural quality of Riverside's housing; and because such data is of vital importance, a visual survey should be undertaken.

3. Coordinate the efforts of housing-oriented groups and institutions in Riverside County to facilitate the construction and rehabilitation of housing units in Riverside County. There are several established bodies directly concerned with County housing: The Housing Authority and the Farmers Home Administration are just two. A coordinated effort on the part of these and other organizations will mean achieving goals more rapidly, increasing service to the citizens, the better use of funds, and a stronger base from which to apply for additional programs. These groups should rely to a great extent on area General Plan housing elements now being prepared by the County for guidance.

Long-term Program:

These short-term programs cannot stand alone, however. They should be expanded to encourage the construction of homes for the thousands of new households that will be created in the County in the coming decades and to encourage the distribution of housing so that each family has shelter adequate for its needs.

The following implementation program establishes a phased assault on the housing problems in the County. The most important aspect

of implementation, however, is citizen participation. It not only provides the necessary impetus and support for housing programs but directs those programs in response to citizen needs as well. The implementation program also recognizes the need for both private and public efforts to combat housing problems if the situation is to be improved. Therefore, this phased program is an attempt to integrate and coordinate private and public resources at work in the housing market.

Stage I. Maintain a Citizens Housing Advisory Committee

Because housing so directly affects individual lives, it is imperative that citizens play a vital role in this planning process. The membership of this committee should represent a cross-section of community interests, including a variety of ages and socio-economic backgrounds. It is suggested that the committee be chosen by the Board of Supervisors.

The primary responsibilities of this committee will be:

1. To provide information on federal housing grants, financing, and distribution programs to those who need it;
2. To keep accurate current account of total County housing conditions;
3. To act as a clearinghouse for complaints in regard to sub-standard housing and discriminatory practices;
4. To represent County housing needs to the Board of Supervisors and the County Planning Commission and, in turn, to keep informed of current developments in the County government;
5. To contact government and private groups with housing concerns and, when possible, to coordinate their activities;
6. To actively promote its programs and encourage government to seek federal grants to apply to housing needs;

Besides these activities, the committee should consider overseeing and participating in surveys of housing conditions and establishing working standards for sound, adequate housing. The structure of the Citizens Housing Advisory Committee is explained in Appendix XXX.

Stage II. Adopt a Formula for the Distribution of Low- and Moderate-Income Housing Projects as They Occur

As public housing units are made available through federal grants, it is vital that a formula be in effect for their distribution throughout the housing markets.

As discussed earlier, objections to such housing projects can generally be related to two factors; the size of the projects and their densities.

A distribution formula is aimed specifically at these problems. It should be the combined responsibility of the Citizens Committee and the Planning Department to fully develop and establish such a formula.

Based on models prepared by the Miami Valley Planning Commission and the San Bernardino East Valley Planning Agency, the following suggested criteria are presented as guide for those who will develop a model-suitable for Riverside County. Above all, the model must make provision for two factors:

1. It should establish a maximum size and proximity standard for federally funded projects that is in keeping with the best interests of the proposed residents of these projects and the residents of neighboring areas. For example, a model might require that a project could be no larger than 50 units and no closer than one-half mile to another federal project; and
2. For distribution of projects among and within housing markets, the model should establish a fair-share formula that will distribute public housing units in accordance with the dictates of the total number of existing households, distribution of low-income households, housing need, school conditions, and the general character of the total market area.

The use of such a formula will prevent the concentration of projects in any area or neighborhood (and thus the overburdening of public facilities and services) while assuring a variety of housing types throughout a market area and across the County. Such a distribution plan would also allow a greater freedom of choice for County residents with regard to both the cost and the location of their homes.

Stage III. Assist Housing-Oriented Groups and Institutions in Riverside County in their Attempts to Remove Dilapidated Housing Units or Rehabilitate Deteriorating Units

An effective program of code enforcement leading to the improvement of the housing stock shall be supported by the County. This program shall include but shall not be limited to the following:

1. A set procedure shall be established that will enable any County resident to file a complaint with the Department of Building and Safety, the Health Department or the Citizens Housing Advisory Committee, that his or her housing is sub-standard in some respect. After the complaint has been filed, a building inspector shall determine the exact condition of the dwelling and notify both the owner and the occupant of the dwelling of his determination.

2. If the dwelling is found to be not habitable and rehabilitation is feasible the owner shall be notified of all deficiencies and of his duty to repair said deficiencies. If he is eligible, the owner shall be informed of all available grants or loans which can be used for the rehabilitation of the structure. The owner shall also be informed regarding local resources, groups, and service clubs that can provide volunteer assistance.
3. If rehabilitation is not feasible, information should be made available to the occupants concerning the availability, prices, and rentals of decent, safe and sanitary housing. The occupant should also be advised of any local, state, or federal agencies which might be able to aid in the occupant relocating.
4. The owner of any housing structure which cannot be rehabilitated shall be notified by the Department of Building and Safety that the structure should be demolished. If the owner fails to comply within a reasonable period of time, the Department of Building and Safety may proceed to require the building to be demolished in accordance with the provisions of County Ordinance No. 457.

The Citizens Advisory Housing Committee may also sponsor a self-help enterprise by organizing local workers to assist each other in making improvements and cooperate with the Welfare Department and other social service organizations in locating exceptionally troublesome areas where rehabilitation and removal of substandard housing is needed immediately.

Stage IV. Update the Housing Program Periodically

To keep the Housing Program responsive to the needs of County residents, it will be necessary to amend the Housing Element periodically. Only in that way will it continue to be a viable document which the cities, housing agencies, and the County can rely upon for guidance and coordination. To accomplish such updating, the Citizens Housing Advisory Committee should submit periodic reports to the city councils, the Board of Supervisors, and to the general public. The County Planning Department and other agencies having access to housing data can provide assistance in preparing these reports which may include:

1. Number of additional units constructed
2. Number of demolitions
3. Changes in income distribution
4. Number and subject of complaints made to the Committee
5. Disposition of complaints
6. Progress on implementation activities

The reports would be accompanied by proposed additions and changes to the Housing Program and would be officially recognized by amending the Housing Element of the Riverside County General Plan.

CONCLUSION:

The implementation program is not meant to be a definitive statement supported unyieldingly by the County. On the contrary, it is a suggested series of actions designed to improve housing conditions and is meant to be continually reviewed and revised as citizen input increases and as the housing situation changes. In any case, it is expected that programs such as those presented here will often meet resistance from people who feel that others are receiving favors at their expense. It must be kept in mind, however, that unless conditions are improved and new needs met, the quality of life in each community will deteriorate for everyone.

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APPENDIX I

GENERAL POPULATION CHARACTERISTICS: 1960 AND 1970 RIVERSIDE COUNTY

	<u>1960</u>	<u>1970</u>	<u>Percent Change 1960 - 1970</u>
Total Population	306,191	459,074	49.9%
Population in Households	294,973	446,443	51.4%
Total Households	95,106	150,318	58.2%
Persons Per Households	3.10	2.97	-4.9%

SOURCE: Federal Census, 1960 and 1970

APPENDIX II

POPULATION DISTRIBUTION BY RACE: 1960 AND 1970 RIVERSIDE COUNTY

	<u>1960</u>	<u>1970</u>
Caucasian	94.5%	75.8%
Spanish Surname	*	17.3%
Negro	4.1%	4.6%
Other	<u>1.4%</u>	<u>2.3%</u>
Total	100.0%	100.0%

*Not designated

SOURCE: Federal Census, 1960 and 1970

APPENDIX III

POPULATION DISTRIBUTION BY AGE AND SEX: 1960 AND 1970 RIVERSIDE COUNTY

	<u>1960</u>	<u>1970</u>
Male and Female Total	100%	100%
17 and younger	35	34
18-64	54	53
65 and older	11	13
Male Total	50	49
17 and younger	18	17
18-64	27	28
65 and older	5	6
Female Total	50	51
17 and younger	17	17
18-64	27	25
65 and older	6	7

SOURCE: Federal Census, 1960 and 1970

APPENDIX IV

POPULATION DISTRIBUTION BY INCOME: 1960 AND 1970 RIVERSIDE COUNTY

<u>Income Range</u>	<u>1960</u>	<u>1970</u>
Less than \$ 1,999	11%	6%
\$ 2,000 - \$ 2,999	9	6
\$ 3,000 - \$ 3,999	10	6
\$ 4,000 - \$ 4,999	11	6
\$ 5,000 - \$ 5,999	12	6
\$ 6,000 - \$ 7,999	20	13
\$ 8,000 - \$ 9,999	12	13
\$10,000 - \$14,999	11	25
\$15,000 and above	<u>4</u>	<u>19</u>
	100%	100%

SOURCE: Federal Census, 1960 and 1970; Riverside
County Planning Department

APPENDIX V

DISTRIBUTION OF DWELLING UNITS BY TYPE: 1960 AND 1970 RIVERSIDE COUNTY

<u>Units In</u>	<u>Number of Units</u>		<u>Percent Change</u> <u>1960-1970</u>	<u>Percent of</u> <u>Total Units</u>	
	<u>1960</u>	<u>1970</u>		<u>1960</u>	<u>1970</u>
Single-Family	103,693	126,371	21.8%	89.9%	75.1%
Two to Four	7,353	11,644	50.9	6.4	6.9
Five or More	4,346	15,806	275.0	3.7	9.4
Mobile Homes	<u>*</u>	<u>14,543</u>	<u>---</u>	<u>---</u>	<u>8.6</u>
TOTAL+	115,392	168,364	45.8%	100.0%	100.0%

+Does not include seasonal and migratory vacant units

*Not delineated by the Census

SOURCE: Federal Census, 1960 and 1970

APPENDIX VI

DISTRIBUTION OF DWELLING UNITS BY SIZE: 1960 AND 1970 RIVERSIDE COUNTY

<u>Number of Rooms</u>	1960		1970	
	<u>Units</u>	<u>Percent</u>	<u>Units</u>	<u>Percent</u>
1	5,048	4.4	3,560	2.1
2	8,991	7.8	8,036	4.7
3	17,444	15.1	23,341	13.9
4	26,522	23.0	40,581	24.1
5	33,638	29.2	46,306	27.5
6	16,436	14.2	29,928	17.8
7	4,777	4.1	10,732	6.4
8 or more	<u>2,536</u>	<u>2.2</u>	<u>5,880</u>	<u>3.5</u>
Total+	115,392	100.0	168,364	100.0

+Does not include seasonal vacant

SOURCE: Federal Census, 1960 and 1970

APPENDIX VII

DISTRIBUTION OF DWELLING UNITS BY AGE RIVERSIDE COUNTY - 1960 AND 1970

<u>Year Constructed</u>	1960		1970	
	<u>Units</u>	<u>Percent</u>	<u>Units</u>	<u>Percent</u>
1939 or before	31,050	26.9%	22,995	13.7%
1940 - 1949	23,177	20.1	20,739	12.3
1950 - 1959	61,165	53.0	53,410	31.7
1960 - 1964			42,124	25.0
1965 - 1968			22,813	13.5
1969 - Mar. '70	<u> </u>	<u> </u>	<u>6,283</u>	<u>3.8</u>
Total*	115,392	100.0%	168,364	100.0%

* Does not include season vacant

SOURCE: Federal Census: 1960, 1970

APPENDIX VIII

HOUSING QUALITY: 1960 RIVERSIDE COUNTY

<u>Condition</u>	<u>Units</u>	<u>Percent</u>
Sound	98,210	85.1
Deteriorating	12,876	11.2
Dilapidated	<u>4,306</u>	<u>3.7</u>
Total	115,392	100.0

SOURCE: Federal Census, 1960

APPENDIX IX

VALUE DISTRIBUTION OF OWNER-OCCUPIED HOMES RIVERSIDE COUNTY: 1960 AND

<u>Value</u>	<u>1960</u>	<u>1970</u>
Less than \$ 5,000	5.0%	1.0%
\$ 5,000 - \$ 9,999	22.7	7.1
\$10,000 - \$14,999	38.7	18.8
\$15,000 - \$19,999	18.3	28.5
\$20,000 - \$24,999	6.8	18.6
\$25,000 - \$34,999		16.7
\$35,000 - \$49,999		
\$50,000 or more	<u>8.5</u>	<u>9.3</u>
Total	100.0%	100.0%
Median	\$12,700	\$19,000

SOURCE: Federal Census: 1960 and 1970

APPENDIX X

RESIDENTIAL SALES SURVEY: JANUARY, 1968 TO SEPTEMBER, 1970 WEST END OF RIVERSIDE COUNTY

(Total Houses Sold = 7,310)

<u>Price Range</u>	<u>Percent of Total</u>
Less than \$19,999	61.2%
\$20,000 - \$24,999	18.9
\$25,000 - \$29,999	10.8
\$30,000 - \$39,999	6.8
\$40,000 - \$49,999	1.5
\$50,000 or more	<u>.8</u>
Total	100.0%

<u>Selling Time in Days</u>	<u>Percent of Total</u>	<u>Number of Bedrooms</u>	<u>Percent of Total</u>
Less than 30	52.3%	0 - 1	1.9%
31-60	23.2	2	19.9
61 or more	24.5	3	56.7
		4	19.4
		5 or more	<u>2.1</u>
Total	100.0%	Total	100.0%

SOURCE: Riverside Board of Realtors

APPENDIX XI

MONTHLY RENT PAYMENT - 1960 AND 1970

<u>Monthly Payments</u>	<u>1960*</u>	<u>1970</u>
Less than \$40	7.8%	2.4%
40 - 59	16.9	9.6
60 - 79	26.7	20.9
80 - 99	22.4	19.3
100 - 119		
120 - 149		30.4
150-- 199	15.2	
200 or more	2.6	11.4
No cash rent	<u> </u>	<u>6.0</u>
Total	100.0%	100.0%

*Includes Utilities

SOURCE: Federal Census, 1960 and 1970

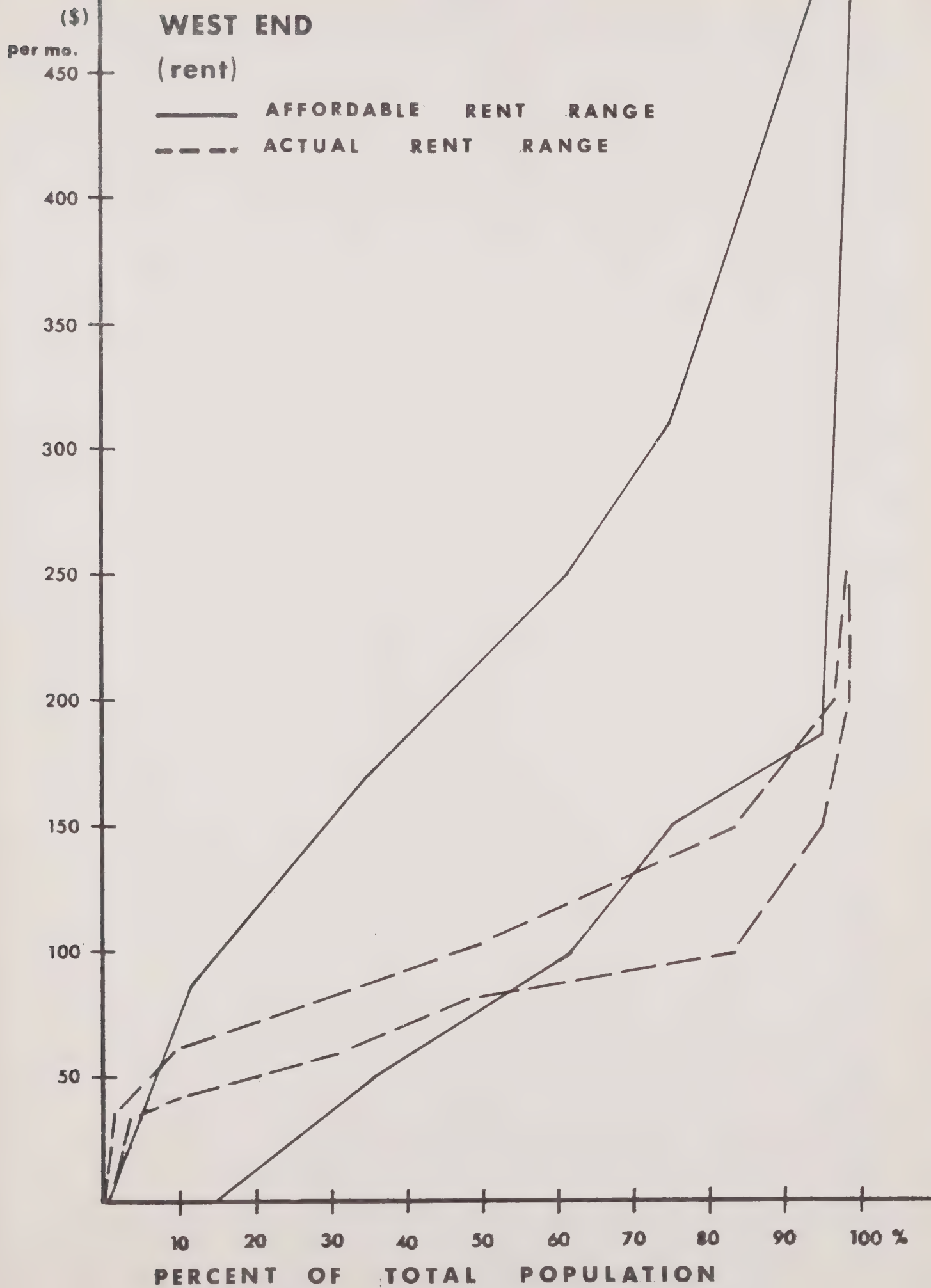
APPENDIX XII

VACANCY FACTORS: 1960 AND 1970 RIVERSIDE COUNTY

	<u>1960</u>	<u>1970</u>
Occupied Units	95,106	150,504
Vacant Units	20,286	17,860
Total Units	115,392	169,824*
Vacancy Factor	17.6%	10.5%

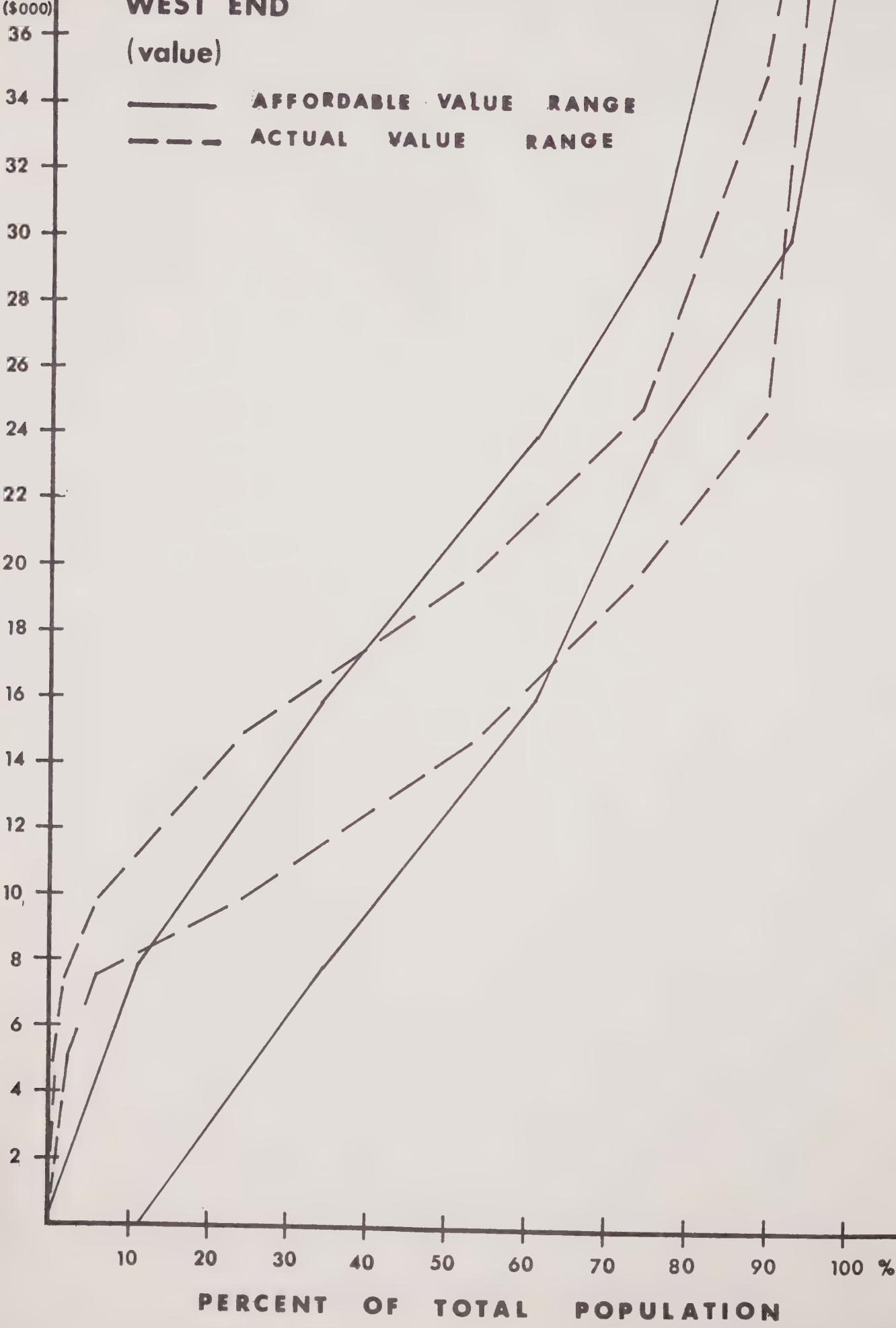
*Includes seasonal and migratory housing units

SOURCE: Federal Census, 1960 and 1970

WEST END**(rent)**

WEST END
(value)

— AFFORDABLE VALUE RANGE
- - - ACTUAL VALUE RANGE



EDGEMONT/SUNNYMEAD**(rent)**(\$)
per mo.

— AFFORDABLE RENT RANGE
- - - ACTUAL RENT RANGE

450

400

350

300

250

200

150

100

50

10

20

30

40

50

60

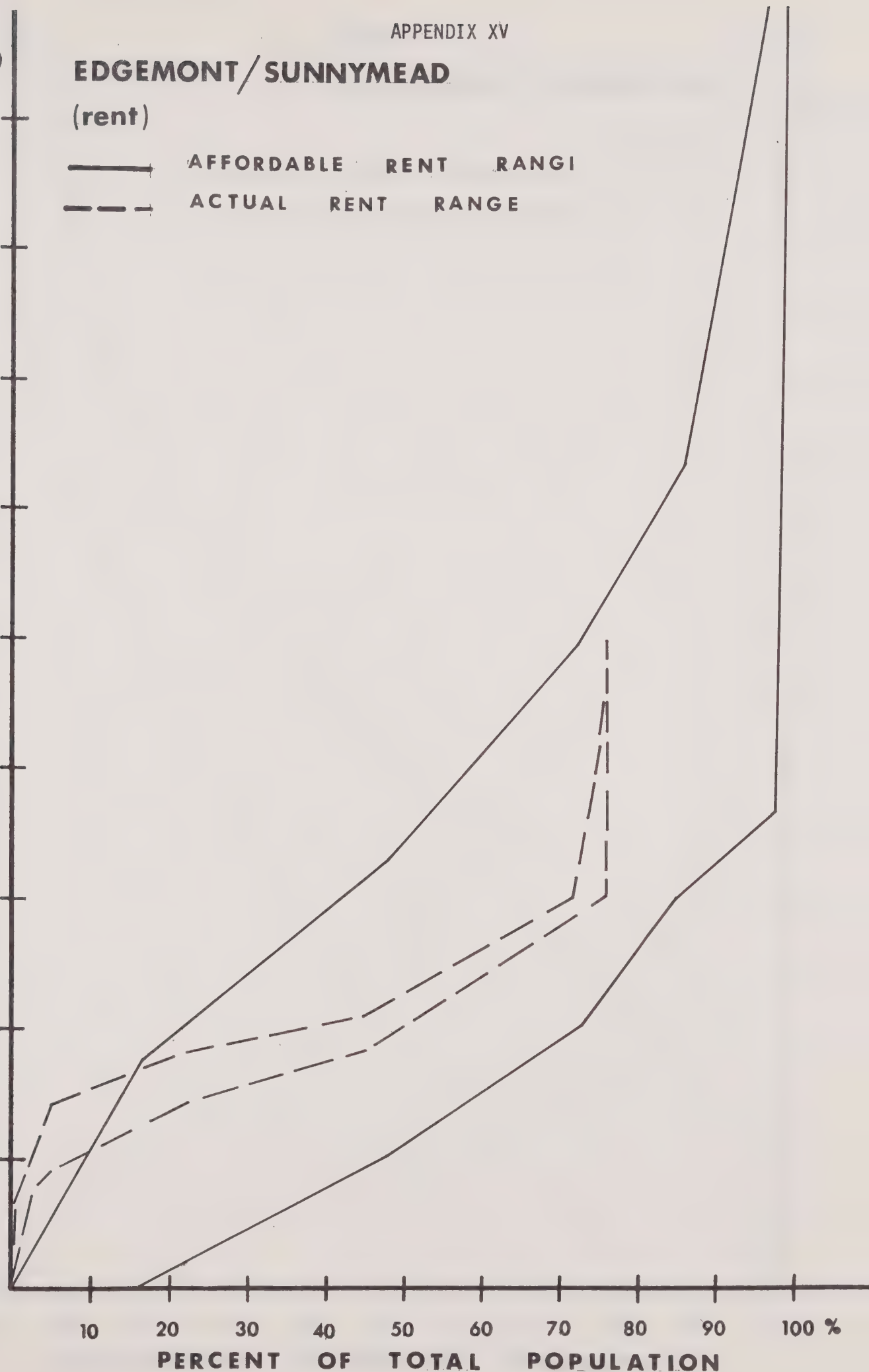
70

80

90

100 %

PERCENT OF TOTAL POPULATION



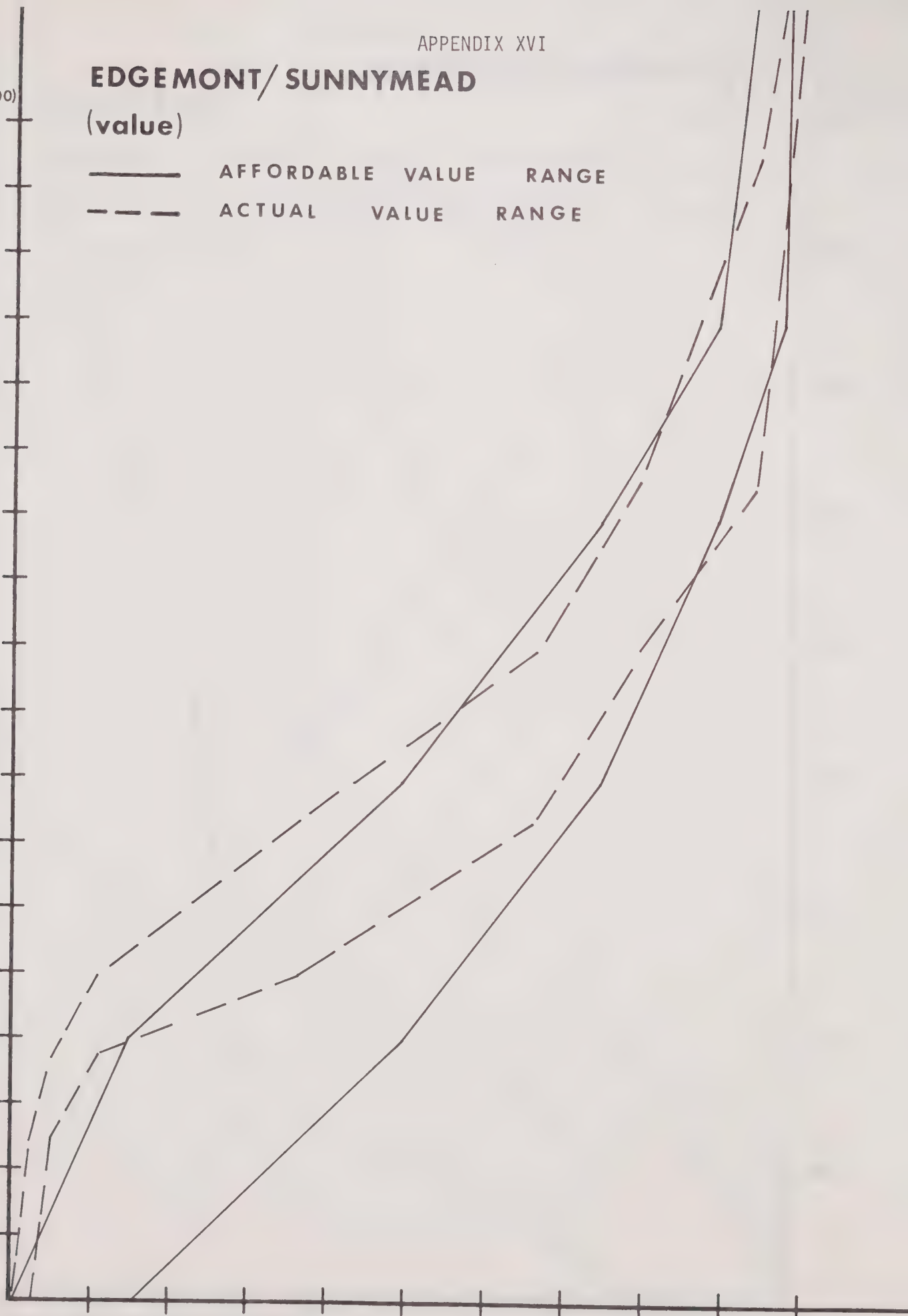
EDGEMONT/ SUNNYMEAD

(value)

— AFFORDABLE VALUE RANGE
 - - - ACTUAL VALUE RANGE

(\$000)
 36
 34
 32
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 26
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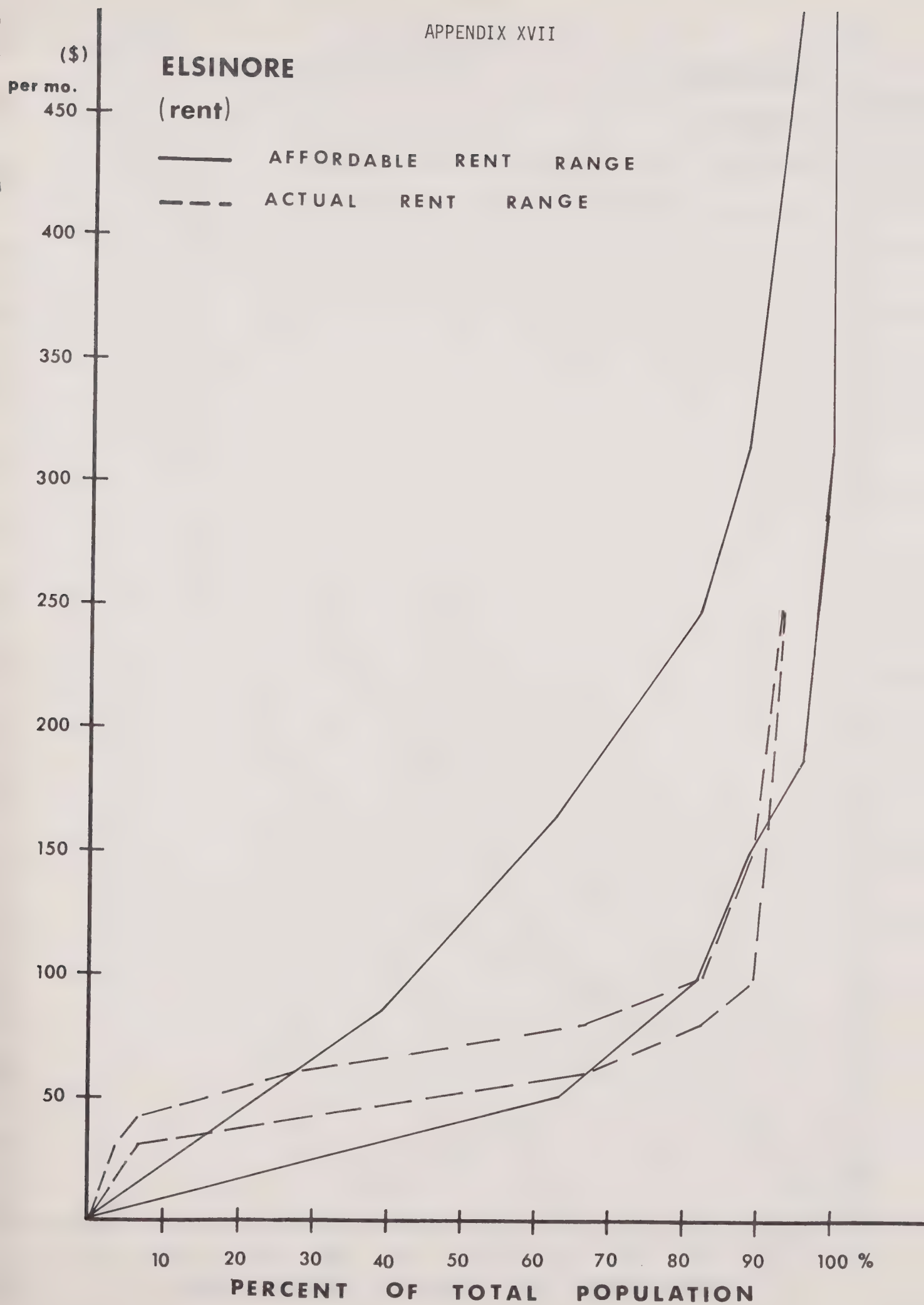
PERCENT OF TOTAL POPULATION



ELSINORE

(rent)

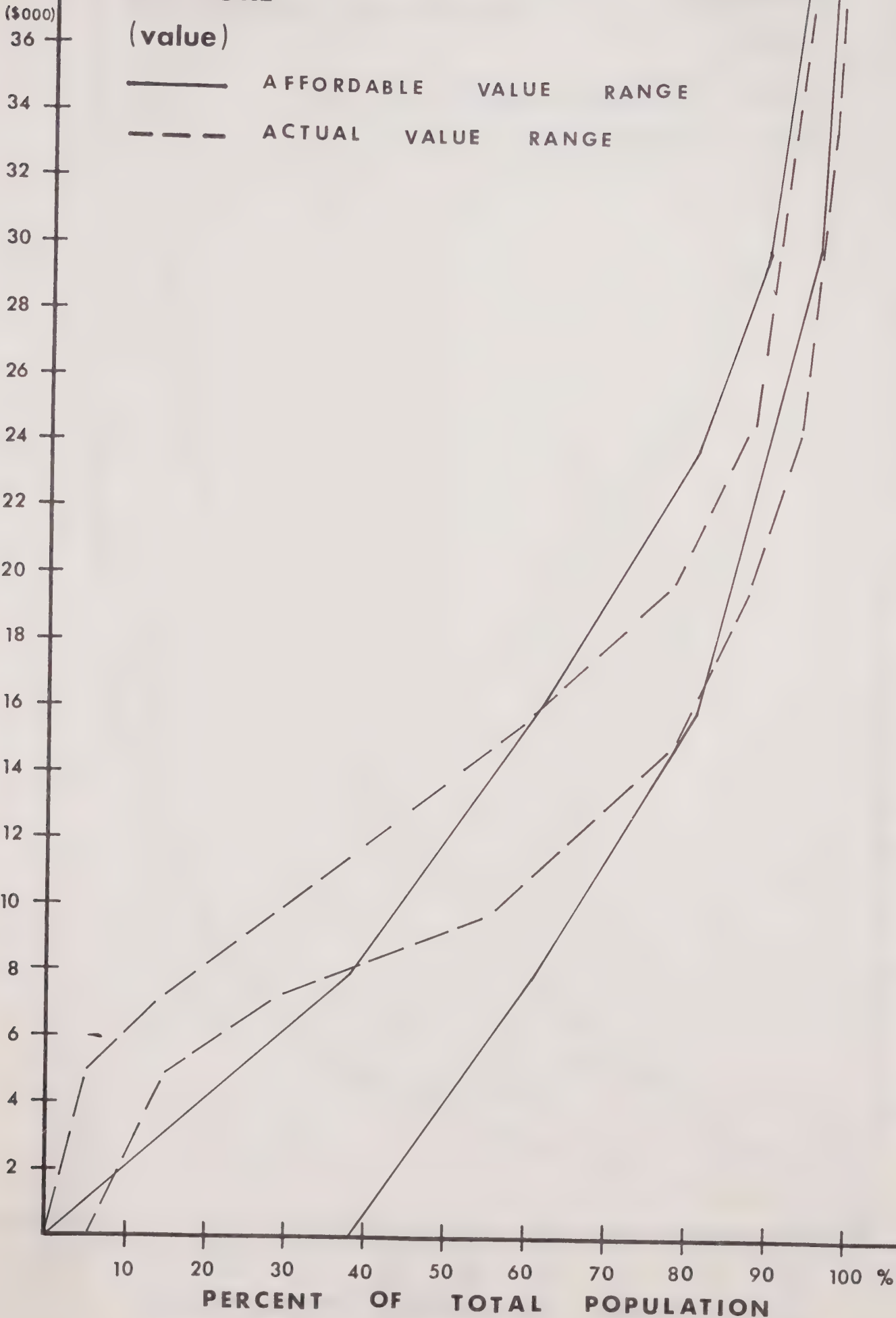
— AFFORDABLE RENT RANGE
 - - - ACTUAL RENT RANGE

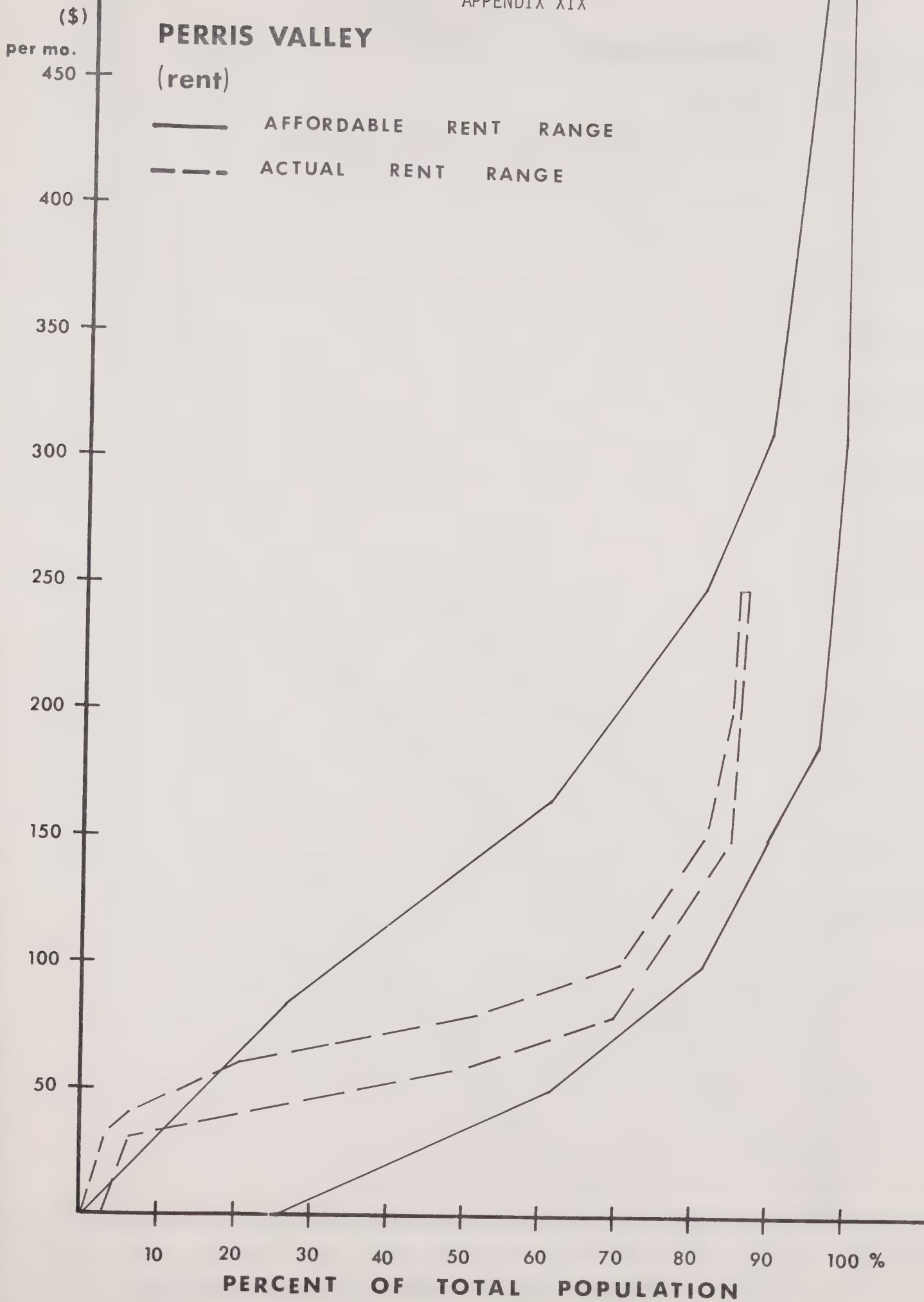


ELSINORE

(value)

— AFFORDABLE VALUE RANGE
- - - ACTUAL VALUE RANGE





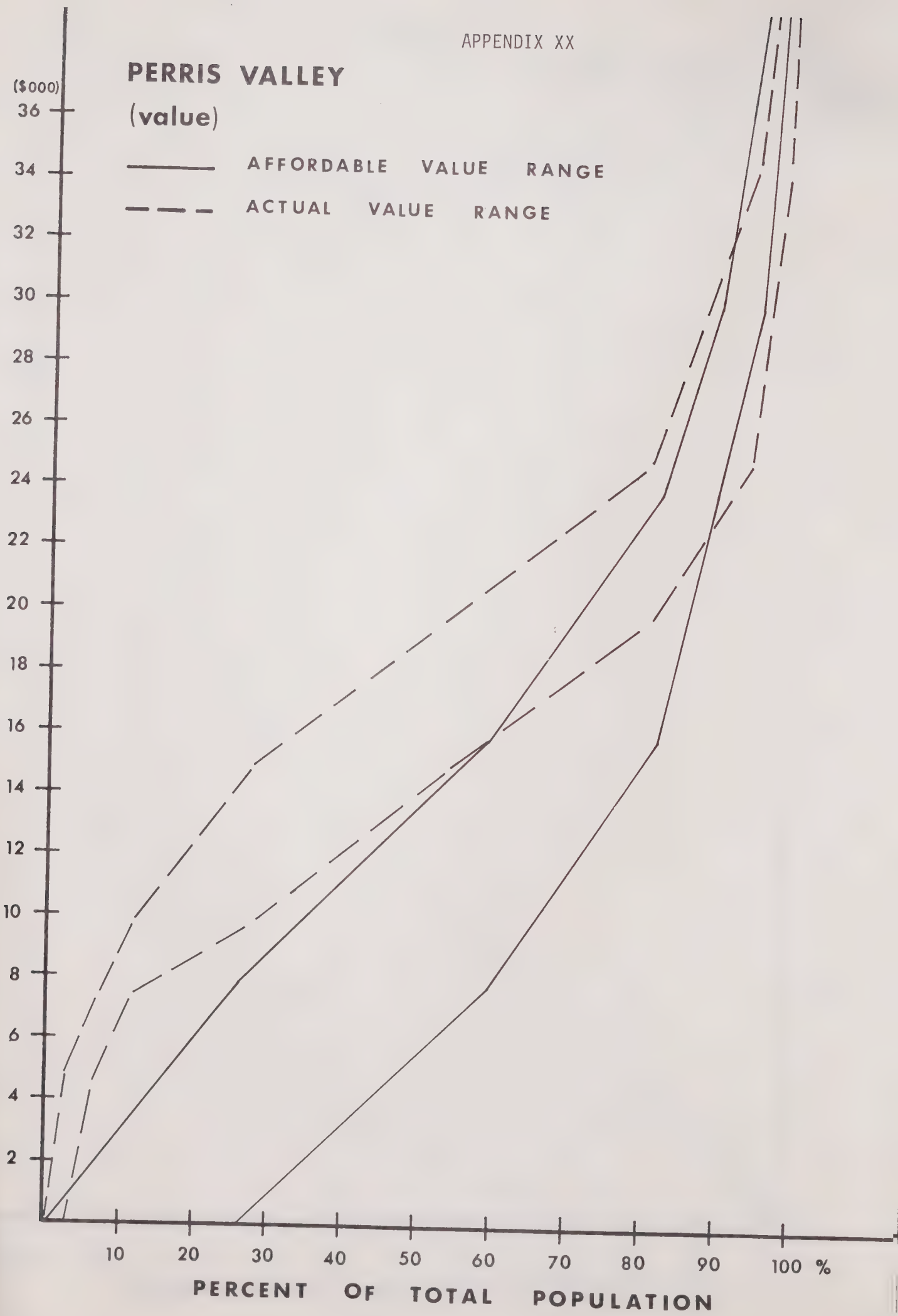
PERRIS VALLEY**(value)**(\$000)
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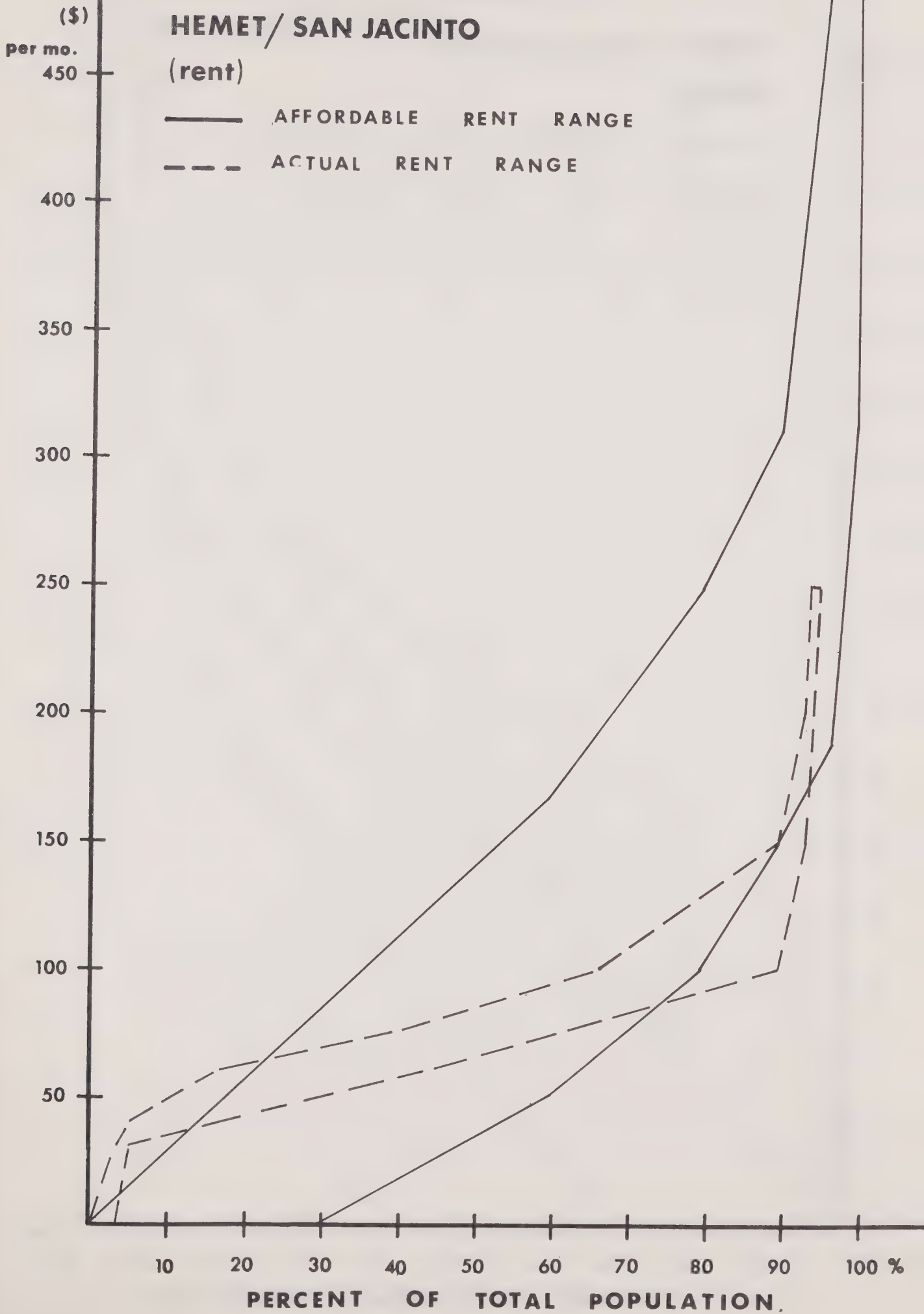
— AFFORDABLE VALUE RANGE

- - - ACTUAL VALUE RANGE

10 20 30 40 50 60 70 80 90 100 %

PERCENT OF TOTAL POPULATION





HEMET SAN JACINTO**(value)**

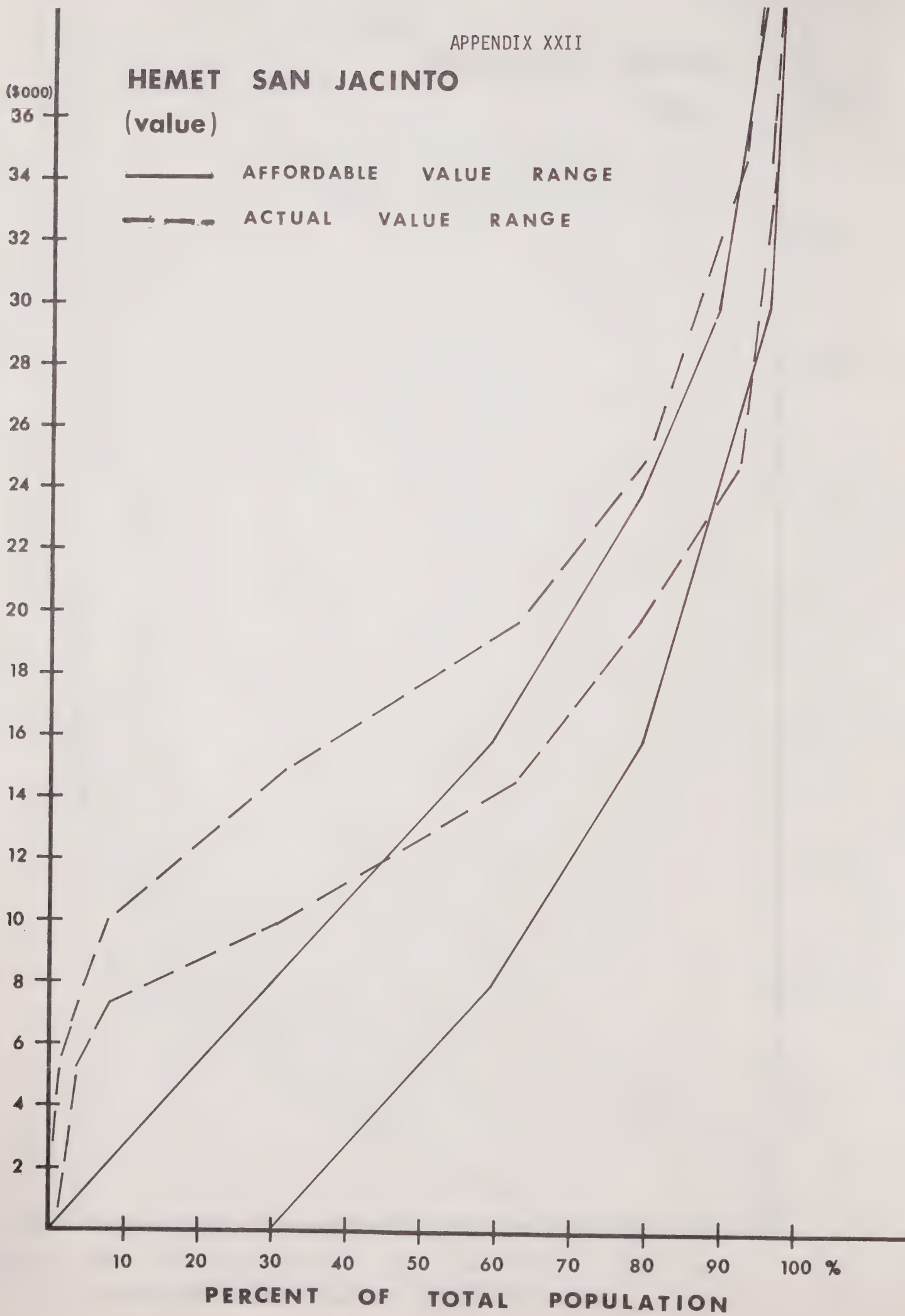
(\$000)

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2

— AFFORDABLE VALUE RANGE
- - - ACTUAL VALUE RANGE

10 20 30 40 50 60 70 80 90 100 %

PERCENT OF TOTAL POPULATION



(\$)
per mo.**SAN GORGONIO PASS****(rent)**

— AFFORDABLE RENT RANGE

- - - ACTUAL RENT RANGE

450

400

350

300

250

200

150

100

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10

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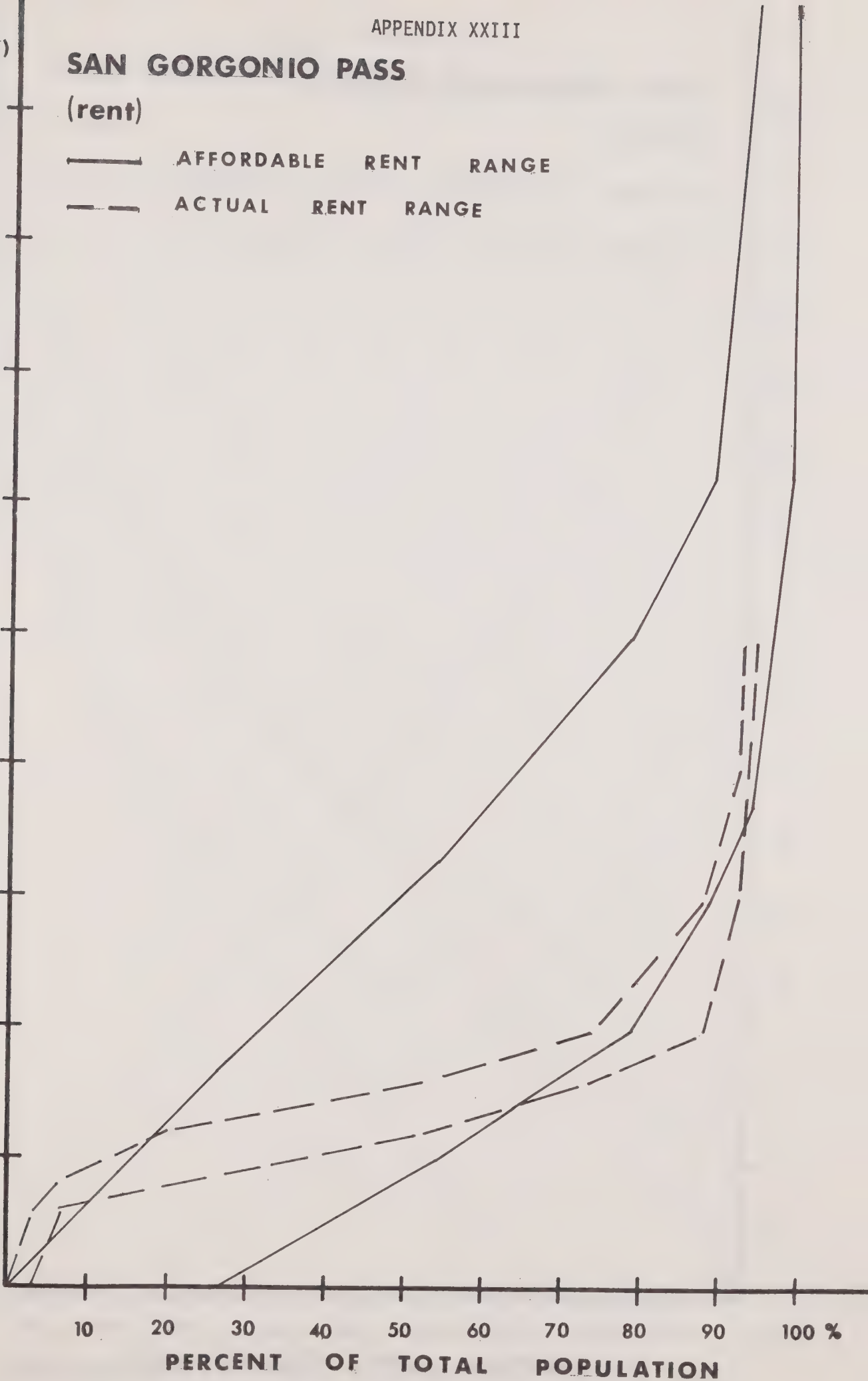
70

80

90

100 %

PERCENT OF TOTAL POPULATION



SAN GORGONIO PASS

(\$000)

(value)

36

34

32

30

28

26

24

22

20

18

16

14

12

10

8

6

4

2



AFFORDABLE VALUE RANGE



ACTUAL VALUE RANGE

10

20

30

40

50

60

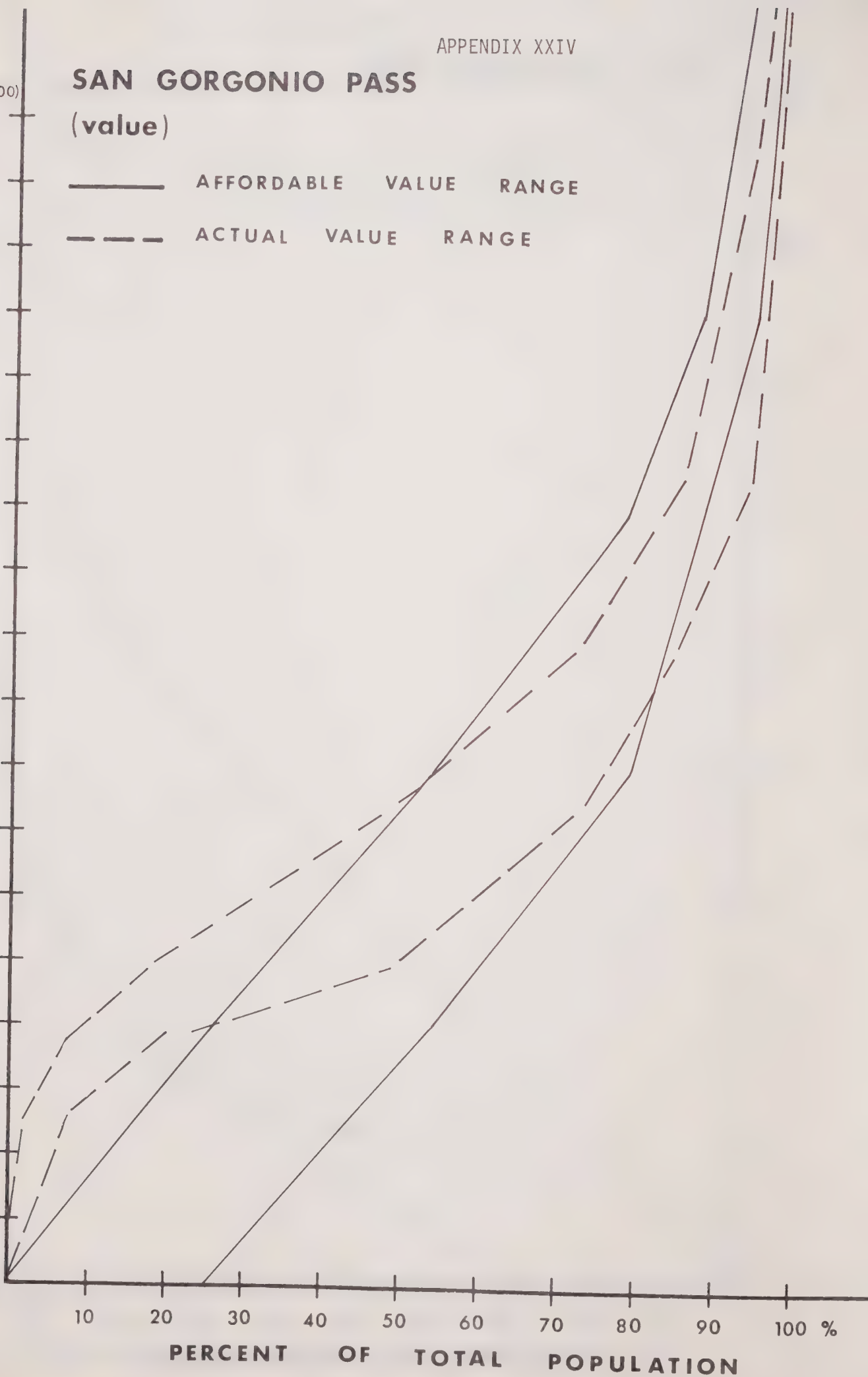
70

80

90

100 %

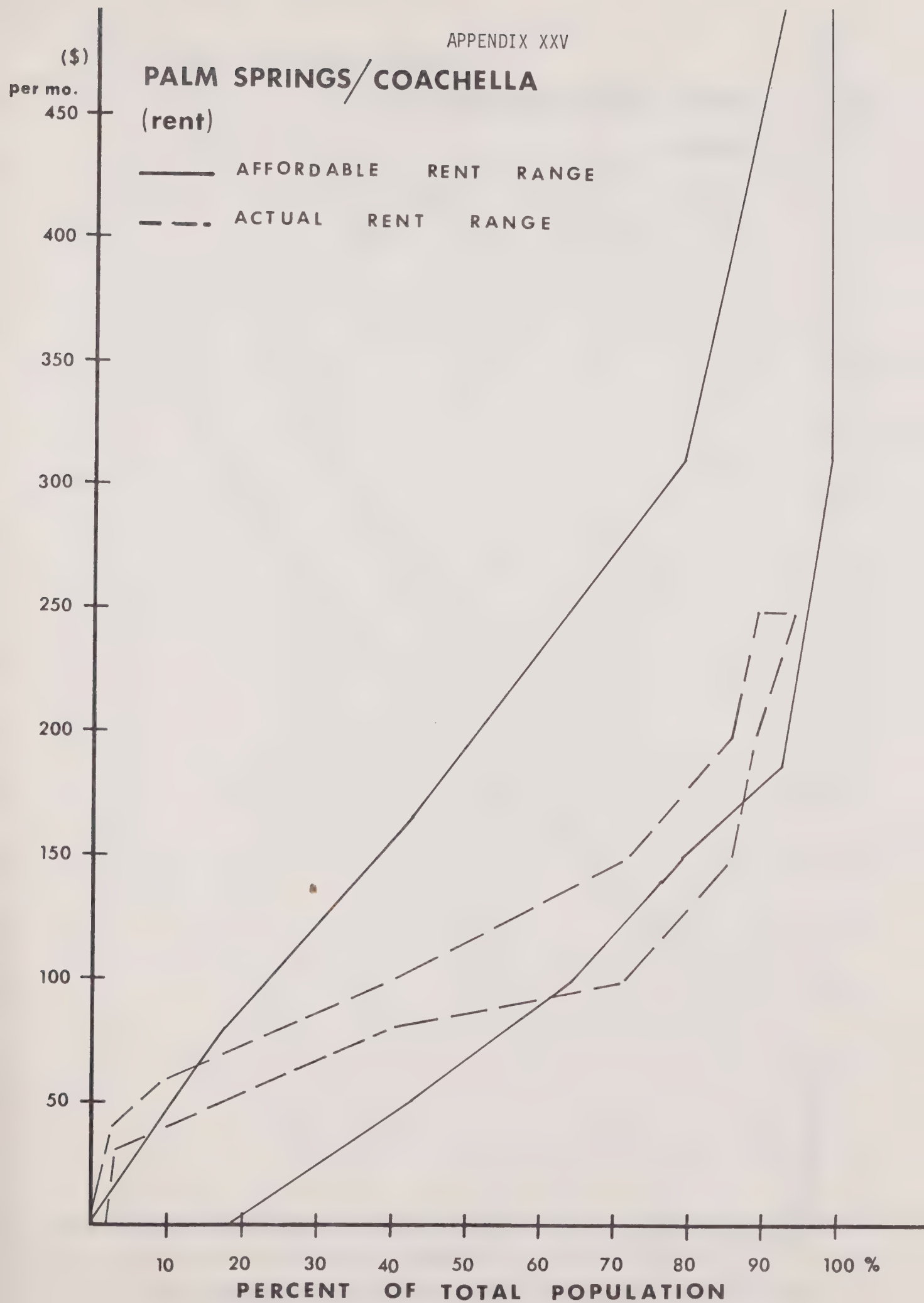
PERCENT OF TOTAL POPULATION



PALM SPRINGS/COACHELLA**(rent)**

— AFFORDABLE RENT RANGE

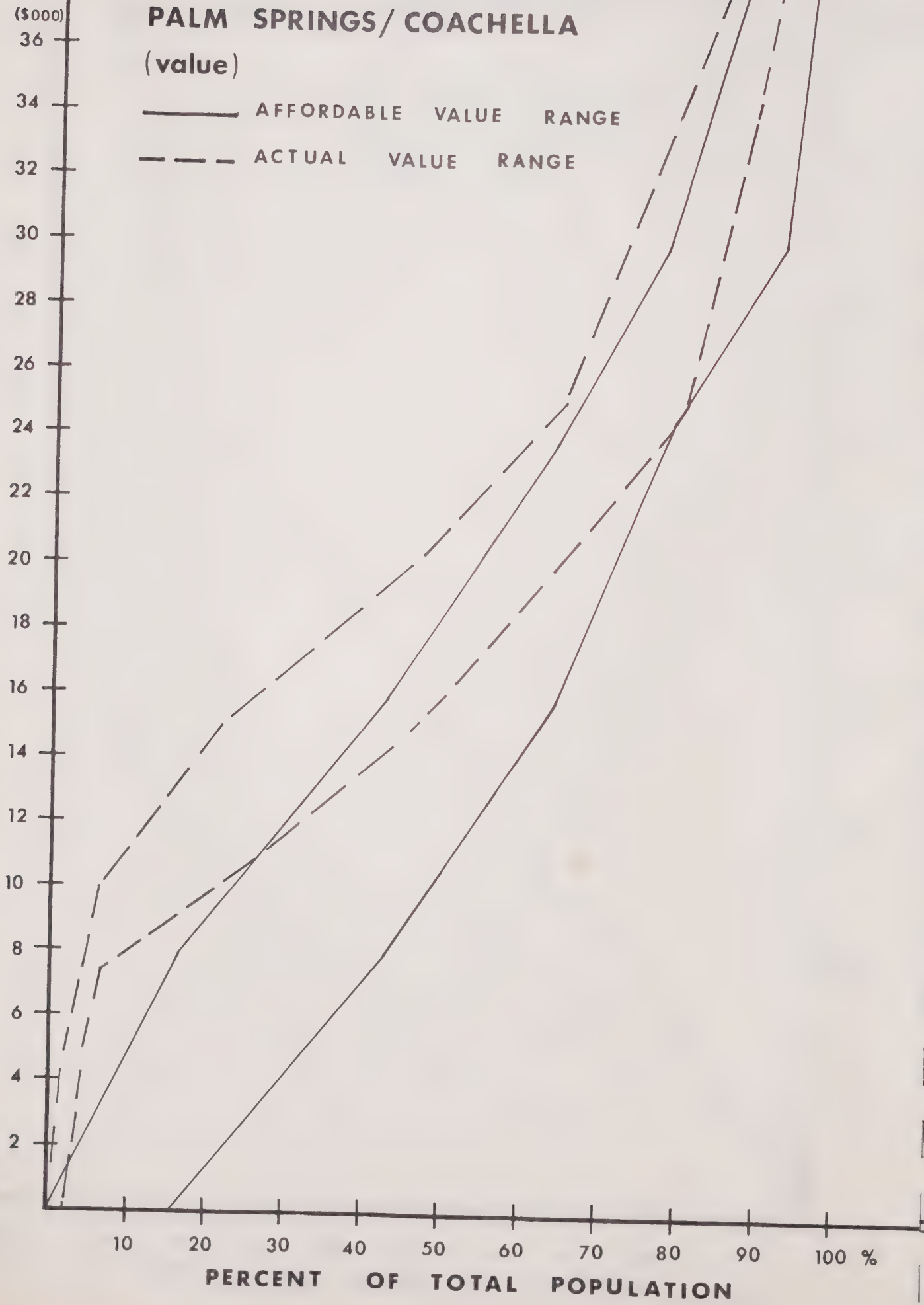
- - - ACTUAL RENT RANGE



PALM SPRINGS/ COACHELLA

(value)

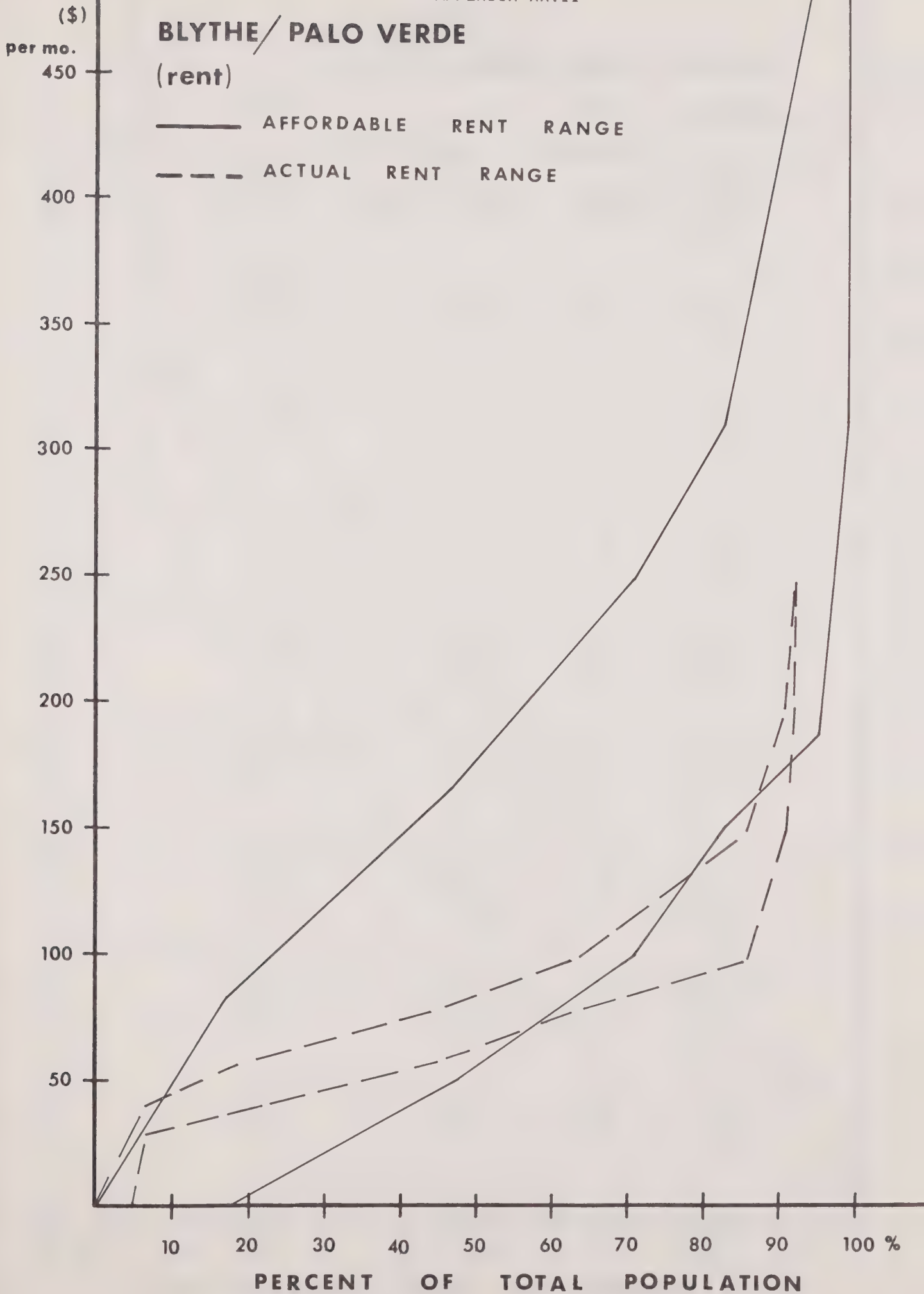
— AFFORDABLE VALUE RANGE
- - - ACTUAL VALUE RANGE



BLYTHE/ PALO VERDE**(rent)**

— AFFORDABLE RENT RANGE

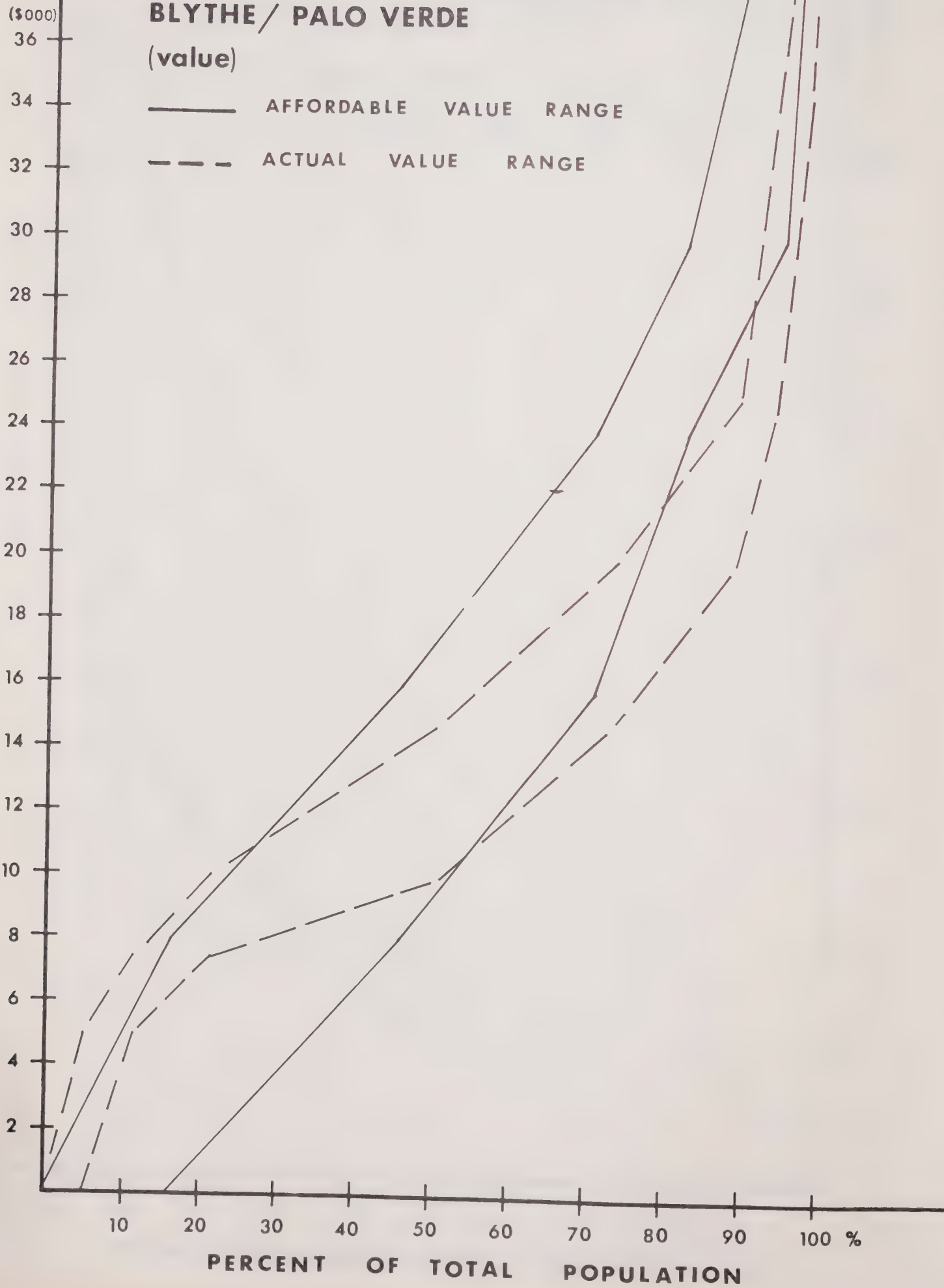
- - - ACTUAL RENT RANGE



BLYTHE / PALO VERDE**(value)**

— AFFORDABLE VALUE RANGE

- - - ACTUAL VALUE RANGE



GROSS ESTIMATED HOUSING NEED
TO 1990
COUNTYWIDE AND BY MARKET AREAS

Year	Projected Population	Households	Vacancy Factor	Total Needed Units
<u>Countywide</u>				
1970	459,074 (existing)			169,824 (existing)
1975	534,700	180,030	10,798	190,828
1980	610,460	205,538	12,329	217,863
1990	764,820	257,512	15,446	272,958
1970-1990				+103,134
<u>West End</u>				
1970	228,746 (existing)			72,686 (existing)
1975	263,125	88,594	5,315	93,909
1980	297,625	100,210	6,012	106,222
1990	369,550	124,427	7,465	131,892
1970-1990				+ 59,206
<u>Edgemont-Sunnymead</u>				
1970	18,864 (existing)			6,927 (existing)
1975	22,000	7,407	444	7,851
1980	25,100	8,451	507	8,958
1990	31,400	10,572	634	11,206
1970-1990				+ 4,279
<u>Elsinore Valley</u>				
1970	9,232 (existing)			2,957 (existing)
1975	10,100	3,400	204	3,604
1980	11,000	3,703	222	3,925
1990	12,700	4,276	256	4,532
1970-1990				+ 1,575
<u>Perris Valley</u>				
1970	22,564 (existing)			8,720 (existing)
1975	28,950	9,747	584	10,331
1980	35,350	11,902	714	12,612
1990	48,150	16,212	972	17,184
1970-1990				+ 8,464
<u>Hemet-San Jacinto</u>				
1970	34,368 (existing)			14,637 (existing)
1975	42,850	14,427	865	15,292
1980	51,350	17,289	1,037	18,326
1990	68,400	23,030	1,381	24,411
1970-1990				+ 9,774
<u>San Geronio Pass</u>				
1970	26,852 (existing)			10,542 (existing)
1975	29,900	10,067	604	10,671
1980	32,950	11,094	665	11,759
1990	39,000	13,131	787	13,918
1970-1990				+ 3,376
<u>Palm Springs-Coachella Valley</u>				
1970	86,999 (existing)			36,421 (existing)
1975	103,500	34,848	2,090	36,938
1980	120,000	40,404	2,424	42,828
1990	152,975	51,506	3,090	54,596
1970-1990				+ 18,175
<u>Palo Verde</u>				
1970	12,250 (existing)			3,923 (existing)
1975	12,525	4,217	253	4,470
1980	12,800	4,309	258	4,567
1990	13,325	4,486	269	4,755
1970-1990				+ 832
<u>Open Space Areas</u>				
1970	19,199 (existing)			13,011 (existing)
1975	21,750	7,323	439	7,762
1980	24,285	8,176	490	8,666
1990	29,320	9,872	592	10,464
1970-1990				- 2,547

APPENDIX XXX

STEPS IN THE FORMATION OF A CITIZENS HOUSING ADVISORY COMMITTEE

1. Compile List of Candidates for Committee.

- a. Planning Staff contacts local agencies, organizations, and civic groups to enlist volunteers; and to spread the word of the CHIP.

- b. Groups to contact should include but not be limited to:

- Bureau of Indian Affairs
- Southern California Association of Governments
- County Health Department
- County Welfare Department
- County Building and Safety Department
- County Department of Development
- School Districts
- County Housing Authority
- Indian Tribal Councils
- City Departments
- Local Chambers of Commerce
- Service and Business Clubs
- News Media

- c. Staff submits candidate list to Board of Supervisors for appointments to Committee from unincorporated areas; participating cities will generate their own candidate lists and their respective City Councils will appoint members.

2. Organization of Committee

- a. The Citizens Housing Advisory Committee shall consist of four (4) subcommittees each of which will represent one or more housing market areas. Specifically, the four subcommittees will represent:

- 1) West End and Edgemont-Sunnymead Housing Markets;
- 2) Elsinore, Perris Valley, and Hemet-San Jacinto Housing Markets;
- 3) San Geronio Pass and Palm Springs-Coachella Valley Housing Markets; and
- 4) Blythe-Palo Verde Housing Market.

- b. In addition to the four subcommittees, there will be a "Coordinating Committee" that will consist of the Chairman and at least one other member of each subcommittee (not to exceed a maximum of three representatives from each subcommittee).

3. The Subcommittees

- a. No subcommittee shall consist of more than twelve (12) members.
- b. The membership of each subcommittee shall be representative of all economic, ethnic, and racial groups that exist within its area of representation.
- c. An effort shall be made to include representatives from the consumer, producer, and financial segments of housing activity.

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